

DNB Household Survey 2011 - Documentation - English

Version 2.0

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1. Introduction

Since 1993, CentERdata annually collects economic data through a panel that consists of some two thousand households. The purpose of this *DNB Household Survey* (formerly known as CentER Savings Survey) is to study the economic and psychological determinants of the saving behavior of households. This research project was originally part of the VSB-CentER Savings Project.

The data are collected through the Internetpanel of CentERdata (*the CentERpanel*). Participating respondents do not necessarily have to have their own computer with Internet. If a household does not have access to Internet, CentERdata provides a so-called set-top box with built-in Internet connection and, if necessary a television set as well, so that the households can fill in the questionnaires via the television set.

The 2011 wave (the 19th wave) of the DNB Household Survey was conducted over the period **April 2011 – December 2011**.

1.1 Six questionnaires

The DNB Household Survey consists of six questionnaires. Below, we give an overview of the topics that are covered by each of the questionnaires.

1. General Information on the Household
2. Household and Work
3. Accommodation and Mortgages
4. Health and Income
5. Assets and Liabilities
6. Economic and Psychological Concepts

All questionnaires were presented to the CentERpanel, of which **1734** households have participated in the 19th wave. Within each household, all persons aged 16 or over were interviewed. The response rate of each questionnaire is presented in table 1 below. The section General Information on the Household includes *all* members of the household (also those under 16 years of age), and mainly consists of derived variables. The questions from this section are not presented to the respondents but are derived from other variables. For example, the province where the respondent lives is derived from the zip code.

1.2 Eight data sets

The data from the questionnaires are organized into six data sets in SPSS portable files. Files in Stata format are also available. In addition, two data sets with derived data have been created: the first one includes derived data on (personal) income (see section 1.3 below); the second one includes derived data on assets, liabilities, and mortgages (see section 1.4 below). The names of the data sets can be found in the second column of table 1.

Table 1. Response rates of the data sets

data set	subject	no. of persons	no. of households
1. hhi11en.por	general information on the household	4166	1734
2. wrk11en.por	household and work	1846	1184
3. hse11en.por	accommodation and mortgages	1480	1250
4. inc11en.por	health and income	1831	1207
5. wth11en.por	assets and liabilities	1946	1266
6. psy11en.por	economic and psychological concepts	2153	1423
7. agi11en.por	aggregated data on income	1829	1207
8. agw11en.por	aggregated data on assets, liabilities and mortgages	2107	1398

The files can be linked by using two variables: *nohhold* (household index) and *nomem* (index of the member of the household). As *nomem* is always smaller than 100, a unique personal index can be calculated as follows:

$$\textit{nohhold} \times 100 + \textit{nomem}$$

Table 2 provides an overview of the variables that can be found at the beginning of each data file.

Table 2. Variables at the beginning of each data file

variable name	description
nohhold	household index
nomem	index of the member of the household

All amounts in the datasets are in euros.

1.3 Aggregated data on income

The CentER Savings Survey includes many questions about sources of income the respondents may have. On the basis of these sources of income we have calculated the total gross and the total net income on a personal level. Table 3 includes an overview of the income components that were used to calculate the aggregated data on personal income.

Table 3. Overview of the variables that were used to calculate aggregated data on personal income

variable name	description
NOHHOLD	household index
NOMEM	index of the member of the household
IB	calculated income tax
WINST	profits [gross]
OG	real estate income/letting of rooms [gross]
HPREM	premium for subsidized purchase of house [gross]
BEURS	government scholarship [net]
STUDLEN	study loan [net]
ALIM	alimony from spouse [gross]
ALIK	alimony for children [net]
OTOEL	parental support for studies [net]
FTOEL	support from family [net]
RENTE	interest/dividends/other income [gross]
ERF	inheritance [net]
ZKP	premium private medical insurance
HS	rent allowance [net]
HG	allowance to adjust to new rent [net]
HWF	rateable value of accommodation [gross]
HTR	mortgage interest payments [gross]
LOON	pay/salary [gross]
VUT	early retirement benefits [gross]
WG	unempl. benefits civil servants [gross]
PENS	retirement pension/annuity [gross]
WW	unemployment benefits [gross]
ZW	illness benefits [bruto]
ZORG	care support [bruto]
K_OP	children support [bruto]
WAJONG	disability benefits for persons who were already disabled at the age of 17 and therefore could not work [gross]
WAZ	disability benefits for self-employed, their partner/free-lancers/clergymen etc. [gross]
WAO	disability benefits [gross]
IOAW	benefits for elderly and partly disabled unemployed/self-employed [gross]
ABW	social assistance (us: welfare)/benefits for self-employed [gross]
AOW	general old-age pension (us: social security payments) [gross]
AWW	general widows' and orphans' pension [gross]
ZVWPREMIE	sick fund premium/iza-premium
BTOT	total gross income
NTOT	total net income
HEFKORT	considered tax credit
BOX3TAX	considered income tax box 3 (saving and investments)

The variables *nohhold* and *nomem* serve to identify the data record. The variables *winst* through *aww* are based on data from the questionnaires Health and Income, and Accommodation and Mortgages. For each income component it is indicated whether it concerns a gross or a net income component. With *loon* through *aww* we have in principle used the gross amounts that were provided through the questionnaire Health and Income. In general this concerns the gross amounts as stated on the yearly income statement provided by the employer or institution, deducted by pension- and unemployment benefits, but including earnings transfer allowance (for historic reasons, employees and persons in receipt of most benefits, aged below 65, receive an earnings transfer allowance to compensate them for increases in employee contributions to peoples' insurance contributions) and employer's contribution towards health insurance c.q. employer's premiums for health insurance. If a respondent did not know the gross amount, he/she was asked to indicate the interval in which the amount would be (i.e. between x and y euro). In that case for calculating the total income the middle of the given interval is used $((x+y)/2)$. (The variable *extensie_c* is used to indicate if the amount is the middle of such an interval.) If the gross amount could not be given as an interval either, one could give the net amount. In that case, the net amount was converted into a gross amount. If a respondent has more than one employer, the variable *loon* is calculated by adding up the gross amounts of all employers. Total gross income is calculated as follows:

$$btot = loon + vut + pens + wao + ww + wg + aow + aww + abw + waz + wajong + ioaw + alim + \max(winst,0) + hprem + hwf.$$

The total gross income is unknown (has a 'missing value') if (in the equation mentioned above) one of the income components from *loon* through *alim* is unknown. If one of the other components (from *winst* through *hwf*) is unknown, we consider this amount to be equal to zero in the calculation of the gross income. Note that negative alimony (paid alimony) is subtracted from the gross income, but that a negative profit (a loss) is not. Income tax *ib* is calculated on the basis of the taxable components of the total gross income. The social security premiums are also included in *ib*. Because of the tax revision in 2001, the tax on income out of savings and investments ('box 3') is included in *ib* as well. This *box3tax* is calculated by multiplying the relevant tax rate with the taxable components of the capital as determined on the basis of the aggregated capital components (as described in section 1.4). Possible income in box 2 (income from considerable interest (i.e. income received by shareholders owning more than 5% of the shares in a company)) are not taken into account. The aggregated data set also contains the variable *hefkort*. This variable presents the amount of tax credit taken into consideration when calculating *ib*. In the calculation of the income tax *ib* is the mortgage deduction *htr* taken into account. The tax on income in box 3 is also taken into account.

$$ntot = btot - ib + alik + beurs + studlen + otoel + ftoel + erf + hs + hg + \min(0, winst) + \min(alim, 0) + rente + og.$$

Note that for the calculation of the net income, a negative profit (loss) and negative alimony (paid alimony) are added to the gross income (a negative number is added). Furthermore, looking at the equations mentioned above, we see that the total gross income is not necessarily greater or equal to the total net income. For example, a student who receives only a scholarship or parental support has a gross income equal to zero, while his net income is greater than zero.

1.4 Aggregated data on assets, liabilities and mortgages

Introduction

The data of the DNB Household Survey contain very detailed information on assets, liabilities and mortgages. For some purposes, however, it is more convenient to have aggregated data available. Therefore, we have created a new data set consisting of the 'main components' for asset, debt and mortgage. For each of these main components the total amount of money associated with the component was calculated. This has been done on an individual level (not on the household level).

A listing of the main asset, debt and mortgage components can be found in table 4 below. In the text below we also refer to subcomponents. By subcomponents we mean the separate elements that make up the main component. For example, the subcomponents of the main component 'checking accounts' include the total number of separate checking accounts a respondent may have.

Construction of new variables

For each main asset component we have constructed the following three variables:

- A. the number of subcomponents of the main asset component reported by the respondent.
- B. the total amount of money associated with the main asset component.
- C. the *missing value flag*, which indicates the number of *don't know* answers.

The 'A' variable indicates the number of subcomponents that a respondent claims to have. For example, if a respondent claims to have four deposit books, then the 'A' variable for the asset component 'deposit books' has the value '4'. For some main asset components (for example, the employer-sponsored savings plan) the 'A' variable indicates a mere 'yes' or 'no': a respondent either has an employer-sponsored savings plan (the 'A' variable has the value '1') or does not have an employer-sponsored savings plan (the 'A' variable has the value '0').

The 'B' variable indicates the total amount of money associated with the main asset component. The total amount is computed from the amounts of the subcomponents. If a respondent knows all the amounts of the subcomponents of the main asset component, the computation is straightforward. If a respondent does not know the exact amounts, or does not know the amount at all, the computation of the 'B' variable is more complicated. We will explain this below when we discuss the treatment of *don't know* answers and *bracketed* answers.

The 'C' variable indicates the number of times that the respondent does not know the exact amount or does not know the amount at all with respect to a certain asset component. We will refer to the value of the 'C' variable as the *missing value flag*. Its exact meaning will be explained below.

The treatment of don't know answers and bracketed answers

If a respondent doesn't know the amount of a certain subcomponent, the respondent is asked to select an answer from a series of bracketed answers (e.g. between 0 and 500 euros, between 500 and 1000 euros, between 1000 and 2000 euros etc.). The last answer in the series of bracketed answers is, for example, "50,000 euros or more". If the respondent does not select an answer from the bracketed answers, we consider his answer to be a *don't know* answer.

If a respondent reports a bracketed answer, we add the middle value of the bracket to the total amount of that main asset component. For example, if a respondent reports 'between 1000 and 2000 euros' we add 1500 euros to the total amount. In case of a *final bracket*

answer (e.g. 'more than 50,000 euros'), we add the lower bound of the *final bracket* (50,000 euros) to the total amount.

In the case of a *don't know* answer, we look at the average value of the amount of this specific component as determined in the last two years. If then, *don't know* answers were given as well, the *missing value flag* is set on 100, if the respondent did not fill in the asset questionnaire over the past two years, the value of the *missing value flag* is increased by one.

Main asset, debt, and mortgage components

From the questionnaire 'Assets and liabilities' we obtain in total twenty-five main asset components (B1-B4, B6-B8, B11-B25, B28-B30), eight debt components (S1 through S8), and one mortgage component (B19Hy). From the questionnaire 'Accommodation and mortgages' we obtain two main asset components (B26OG and B27OG) and two mortgage components (B26HY and B27HY).

Table 4. Overview of all main asset, debt and mortgage components

Questionnaire Assets and Liabilities

B1	checking accounts
B2	employer-sponsored savings plans (1=yes, 0=no)
B3	savings or deposit accounts
B4	deposit books
B6	savings certificates
B7	single-premium annuity insurance policies
B8	savings or endowment insurance policies
B11	growth funds
B12	mutual funds and/or mutual fund accounts
B13	bonds and/or mortgage bonds
B14	stocks and shares
B15	put-options bought (1=yes, 0=no)
B16	put-options written (1=yes, 0=no)
B17	call-options bought (1=yes, 0=no)
B18	call-options written (1=yes, 0=no)
B19Og	pieces of real estate, not being used for own accommodation
B19Hy	mortgages on pieces of real estate, not being used for own accommodation
B19Vz	value life insurance mortgage real estate
B20	cars
B21	motorbikes
B22	boats
B23	(site-)caravans/trailers
B24	money lent out to family or friends (1=yes, 0=no)
B25	savings or investments not mentioned before
B28	stocks from substantial holding
B29	business equity (professions)
B30	business equity self-employed
S1	private loans
S2	extended lines of credit
S3	outstanding debts not mentioned earlier
S4	finance debts
S5	loans from family or friends
S6	study loans
S7	credit card debts (1=yes, 0=no)
S8	loans not mentioned before
X1	number of checking accounts with positive/negative deficit balance

Questionnaire Accommodation and Mortgages

B26Og	owner of house (1=yes, 0=no)
B26Hy	mortgages on house
B26Vz	cash value life insurance mortgage house
B27Og	owner of a second house (1=yes, 0=no)
B27Hy	mortgages on second house
B27Vz	cash value life insurance mortgage second house

For most of the main components, in cases in which the *missing value flag* is positive (*don't know* answers that could not be filled in with information over the previous two years) an imputed value was used. The imputation procedure can be summarized as follows: using those observations where the *missing value flag* is zero, a regression equation for the main component in question is estimated taking into account as many relevant characteristics of the persons involved as possible. On that basis, in case of a positive *missing value flag* a value can be predicted, to which an error term is added based on the observed distribution of error terms. More information on this procedure can be obtained upon request.

From 2005 the variables x1a, x1b en x1c have been added to the data file. The meaning of the variables is respectively the number of checking accounts with deficit balances, the total balance of checking accounts with deficit balances, and a missing value flag for checking accounts with deficit balances. The total balance has been imputed if amounts are unknown; in those cases b1b also was revised.

1.5 Set-up of the documentation

The set-up of the documentation of the DNB Household Survey follows the division into the six questionnaires that were mentioned in table 1. Chapters 2 through 8 of this documentation include a description of these questionnaires (all the questions and answer texts, and the routing).

In this documentation, the frequencies of the answers of the respondents have not been included. To compensate for this, the appendices include for each questionnaire a short description of the variables ('descriptive statistics'). In these descriptions, for each variable the number of responses, and the minimum and maximum values have been included.

The data were collected by using the computer program Blaise IS. Computer-controlled surveys are very flexible. In the documentation we try to present the electronic version as accurate as possible.

Example 1

As an example, we will look at the question about marital status. The name of the question (variable) is printed to the left, in capitals (*burgst*). After that, the text of the question and the answer options follow. The number before each answer option corresponds with the value of the variable in the data set. Each answer option is followed by the name of the following question to be presented to the respondent (the routing). With answers 1 thru 5, the next question presented to the respondent is *jrbs*. With answer 6, the next question presented to the respondent is *kk*.

BURGST

What is your marital status?

- | | |
|--|------|
| 1 married or registered partnership (including separated), having community of property..... | JRBS |
| 2 married or registered partnership (including separated), with a marriage settlement..... | JRBS |
| 3 divorced from spouse..... | JRBS |
| 4 living together with partner (not married) | JRBS |
| 5 widowed..... | JRBS |
| 6 never married | KK |

Example 2

In some cases we have introduced an auxiliary variable for routing purposes (indicated as *routing variable*). These routing variables do not appear in the data set, but are only included in the documentation to indicate the routing. Another advantage of computer-controlled surveys is the possibility to do text imputations: depending on earlier answers, a particular phrase may be imputed. For example, question *jrbs* concerns the year that the current marital status was established. Depending on the answer to the (earlier) question concerning marital status, the questions are phrased in a different way. In the documentation, this is presented as follows:

JRBS [if married or registered partnership]
 When (which year) did you get married or was your partnership registered? If you were married or had a registered partnership more than once, please give the date of the last marriage or registrationMNDBS
 [if divorced]
 When (which year) did you get your divorce?MNDBS
 [if living together with partner (not married)]
 When (which year) did you start living together?MNDBS
 [if widowed]
 When (which year) did you become widowed?MNDBS

Example 3

Another application of text imputation is to include an earlier answer in a later question. For example:

IJ161 thru IJ163
 What was your total gross income over the year 2004 received from [NAME EMPLOYER]?
 If you really don't know, use "don't know".
 amount in euros:IJ201 thru IJ203
 don't knowIJ181 thru IJ183

Example 4

Variables that are the result of an 'open answer' question (verbal answer) are not included in the data set. However, we do include those questions in the documentation. When '(string)' is printed after the variable name, this indicates that it concerns an 'open answer' question. For example:

RVUT Why did you use the early retirement arrangement?
 1 bad healthBET
 2 reorganization of company/organizationBET
 3 because I wanted to and it was possibleBET
 4 other reason ARVUT

ARVUT (string)
 What other reason was this?BET

1.6 Differences between the questionnaires of 2011 and 2010

The data collection of the 19th wave (2011) differs to some extent from the previous waves.

Questions DNB

From 2003 extra questions for DNB have been added to the savings questionnaire. These questions are marked with an asterisk (*). The data collected through these questions are for the researchers of the DNB, but will become available to other researchers immediately since the year 2007.

In the remainder of this paragraph information (per section) is given on which variables are no longer part of the savings project and which variables are added in 2011.

General Information on the Household

- New variables: n/a
- Deleted: n/a
- Changed question text: n/a
- New answering alternative: n/a
- Changed answering alternative: n/a

Questionnaire Household and Work

- New variables: INDEX2010, XMINL2JN, XMIN1JN
- Deleted: DON1, DOEN, INDEX, INDEXA
- Changed question text: MLON1, BURGST
- New answering alternative: n.v.t.
- Changed answering alternative: PFONDS01 thru PFONDS34, WS033A01 thru WS033A34

Questionnaire Accommodation and Mortgages

- New variables: n/a
- Deleted: n/a
- Changed question text: WO34, WOD44B, WO22
- New answering alternative: n/a
- Changed answering alternative: n/a

Questionnaire Health and Income

- New variables: n/a
- Deleted: n/a
- Changed question text: GEZ9, IJ2, PR1A, PSY1; error text for IN29A, IN29B, IN29
- New answering alternative: IJ16, HE070: don't know checkbox instead of button
- Changed answering alternative: n/a

Questionnaire Assets and Liabilities

- New variables: n/a
- Deleted: n/a
- Changed question text: BDRL7a, BZ17 / OPT6 / BZ18 / OPT8
- New answering alternative: In 2011 the way respondents could address "I don't know" was altered at some questions. At the questions text the following was added "Type -99 if you don't know the answer."
- Changed answering alternative:
BET111-BET115 / SPA91-SPA97 / BRI71-BRI75 / PER101-PER105 / DOO101-DOO105 deleted option 5 'Fortis Bank'
KOO501-KOO510 / KAP51-KAP55 changed option 2 'AMEV' into 'ASR (Amev, Stad Rotterdam)' / deleted option 12 'Stad Rotterdam' (values of other answering alternatives shift)
O211-O215 t/m O251-O255 deleted option 2 'Postbank' / option 5 'Fortis Bank' / changed option 7 'AMEV' into 'ASR (AMEV)' (values of other answering alternatives shift)

Questionnaire Economic and Psychological Concepts

- New variables: n/a
- Deleted: n/a
- Changed question text: AUTOM, JEUGD4
- New answering alternative: SPAARM01 t/m SPAARM16: added n/a
- Changed answering alternative: PIN2 en CHIP2: changed option 'almost never' into 'never or almost never'
GELDH: at option 9 deleted 'I do not have a partner'

2. General Information on the Household

GEBJAAR

Year of birth of the respondent

any answer..... GESLACHT

GESLACHT

Sex of the respondent

1 male POSITIE

2 female..... POSITIE

POSITIE

The respondent's position in the household

1 head of the household OPLZON

2 spouse OPLZON

3 permanent partner (not married) OPLZON

4 parent (in law) OPLZON

5 child living at home..... OPLZON

6 housemate..... OPLZON

7 family member or boarder OPLZON

OPLZON

Highest level of education attended (regardless of certificate/diploma)

1 (Voortgezet) speciaal onderwijs / (continued) special education OPLMET

2 Kleuter-, lager- of basisonderwijs / kindergarten/primary education..... OPLMET

3 Voorbereidend middelbaar beroepsonderwijs (VMBO) / pre-vocational education OPLMET

4 HAVO/VWO / pre-university education OPLMET

5 MBO of het leerlingwezen / senior vocational training or training through apprentice system OPLMET

6 HBO (eerste of tweede fase) / vocational colleges..... OPLMET

7 Wetenschappelijk onderwijs WO / university education..... OPLMET

8 Did not have education (yet)..... OPLMET

9 other sort of education/training OPLMET

OPLMET

Highest level of education completed

1 (Voortgezet) speciaal onderwijs / (continued) special education BEZIGHEI

2 Kleuter-, lager- of basisonderwijs / kindergarten/primary education.. BEZIGHEI

3 Voorbereidend middelbaar beroepsonderwijs (VMBO) / pre-vocational education BEZIGHEI

4 HAVO/VWO / pre-university education BEZIGHEI

5 MBO of het leerlingwezen / senior vocational training or training through apprentice system BEZIGHEI

6 HBO (eerste of tweede fase) / vocational colleges..... BEZIGHEI

7 Wetenschappelijk onderwijs WO / university education..... BEZIGHEI

8 Did not have education (yet)..... BEZIGHEI

9 other sort of education/training BEZIGHEI

BEZIGHEI

Primary occupation of the respondent

1 employed on a contractual basis.....	AANTALHH
2 works in own business.....	AANTALHH
3 free profession, freelance, self-employed.....	AANTALHH
4 looking for work after having lost job	AANTALHH
5 looking for first-time work	AANTALHH
6 student	AANTALHH
7 works in own household	AANTALHH
8 retired [pre-retired, AOW, VUT].....	AANTALHH
9 (partly) disabled	AANTALHH
10 unpaid work, keeping benefit payments.....	AANTALHH
11 works as a volunteer	AANTALHH
12 other occupation.....	AANTALHH
13 too young, has no occupation yet	AANTALHH

AANTALHH

Number of household members

1 1 person.....	AANTALKI
2 2 people.....	AANTALKI
3 3 people.....	AANTALKI
4 4 people.....	AANTALKI
5 5 people.....	AANTALKI
6 6 people.....	AANTALKI
7 7 people.....	AANTALKI
8 8 people.....	AANTALKI
9 9 people or more	AANTALKI

AANTALKI

Number of children in the household

0 none	STED
1 1 child.....	STED
2 2 children	STED
3 3 children	STED
4 4 children	STED
5 5 children	STED
6 6 children	STED
7 7 children	STED
8 8 children	STED
9 9 children or more	STED

STED

Degree of urbanization of the town/city of residence

1 very high degree of urbanization	REGIO
2 high degree of urbanization	REGIO
3 moderate degree of urbanization	REGIO
4 low degree of urbanization.....	REGIO
5 very low degree of urbanization.....	REGIO

REGIO

Region

1 Three largest cities	PROV
2 Other West	PROV
3 North	PROV
4 East	PROV
5 South.....	PROV

PROV

Province

20 Groningen.....	WOONVORM
21 Friesland.....	WOONVORM
22 Drenthe.....	WOONVORM
23 Overijssel	WOONVORM
24 Flevoland.....	WOONVORM
25 Gelderland	WOONVORM
26 Utrecht.....	WOONVORM
27 Noord-Holland	WOONVORM
28 Zuid-Holland	WOONVORM
29 Zeeland.....	WOONVORM
30 Noord-Brabant.....	WOONVORM
31 Limburg.....	WOONVORM

WOONVORM

Composition of the household. The respondent:

1 is living by himself/herself	ACCOUNT
2 is living together with partner, no child(ren) living at home	ACCOUNT
3 is living together with partner, child(ren) living at home.....	ACCOUNT
4 is living without a partner, but with child(ren)	ACCOUNT
5 other.....	ACCOUNT

ACCOUNT

Are you the person who is most involved with the financial administration of the household? By financial administration we mean making the payments for rent/mortgage, taking out loans, taking care of tax declarations, etc.

0 no	KOSTWIN
1 yes	KOSTWIN

KOSTWIN

Are you the main wage earner of the household?

The main wage earner is the person with the highest income.

0 no	PARTNER
1 yes	PARTNER

PARTNER

Is there a partner present in the household?

0 no	WONING
1 yes	WONING

WONING

Type of accommodation

1 owner-occupied property	END
2 rented house/flat	END
3 subrented house/flat	END
4 free accommodation	END
-9 unknown	END

END General Information on the Household

3. Questionnaire Household and Work

This questionnaire concerns paid jobs and pension arrangements. We start, however, with a few questions about your household and/or your personal situation.

BURGST

What is your marital status?

*) including separation from bed and tafel

- 1 married or registered partnership (including separated), having community of property *).....JRBS
 2 married or registered partnership (including separated), with a marriage settlement *).....JRBS
 3 divorced from spouse.....JRBS
 4 living together with partner (not married).....JRBS
 5 widowed.....JRBS
 6 never married.....ROUTING KK

JRBS

if married or registered partnership

[In which year did you get married or was your partnership registered?

If you were married or had a registered partnership more than once, please give the date of the last marriage or registration]

if divorced:

[In which year did you get your divorce?]

if living together with partner (not married):

[In which year did you start living together?]

if widowed:

[In which year did you become widowed?]

year.....MBRS

MNDBS

if married or registered partnership

[In which month did you get married or was your partnership registered?

If you were married or had a registered partnership more than once, please give the date of the last marriage or registration]

if divorced:

[In which month did you get your divorce?]

if living together with partner (not married):

[In which month did you start living together?]

if widowed:

[In which month did you become widowed?]

month.....ROUTING KK

From the section 'General Information on the Household' we know the composition of your household. The following questions concern grandchildren (if any) and children (if any) not/no longer belonging to your household.

ROUTING KK

if GEBJAAR < 1972 KK
 otherwise KIDOUT

KK

Do you have any grandchildren?
 1 yes HKK
 2 no KIDOUT

HKK

How many grandchildren do you have?
 number KIDOUT

KIDOUT

Do you have any children not/no longer belonging to your household?

We mean children who are not living with you (and your partner) (anymore).

1 yes HKIDOUT
 2 no BEZIG

HKIDOUT

How many of your children live outside your household?

Would you count **all** the children who lived with you (and your partner).

if 0 BEZIG
 if > 0 D1

The following questions concern the dates of birth of children not/no longer belonging to your household. Please mention ALL children that have ever been a member of your household, or of the household of your partner. Please indicate the month by a number: 1 = January, 2 = February, etc.

D1
Day of date of birth first child
day D2

D2
Month of date of birth first child
month D2

D3
Year of date of birth first child
year ROUTING D4

ROUTING D4
if more than 1 child (HKIDOUT > 1) D4
if not more than 1 child (HKIDOUT = 1) BEZIG

D4
Day of date of birth second child
day D5

D5
Month of date of birth second child
month D6

D6
Year of date of birth second child
year ROUTING D7

ROUTING D7
if more than 2 children (HKIDOUT > 2) D7
if not more than 2 children (HKIDOUT = 2) GESL01

D7 thru D45
The same procedure for the third, fourth, ... child GESL01 thru GESL10

GESL01 thru GESL15
Gender child
1 Male BEZIG
2 Female BEZIG

The next set of questions (BEZIG thru DNB220) is about the employment situation.

BEZIG

What do you consider to be your primary occupation?
That is the occupation that is the most time-consuming.

Paid jobs are considered to be:

- work at one's own expense or risk;
- work in the family business (own, or business of spouse or parents);
- employed on a contractual basis;
- sheltered workshop;
- in training at a company or institution, receiving wage or salary;
- trainee/apprentice, receiving wage or salary.

- 1 paid job.....ROUTING BEZIG
 2 looking for a job after having lost my former jobROUTING BEZIG
 3 looking for first-time work/looking for work after having been without a job for a long time.....ROUTING BEZIG
 4 student, trainee/apprentice receiving only an allowance for expensesROUTING BEZIG
 5 work in my own householdROUTING BEZIG
 6 retired, living off interest-yielding investmentsROUTING BEZIG
 7 early retirementROUTING BEZIG
 8 (partially) disabled.....ROUTING BEZIG
 9 unpaid work, keeping my benefit paymentsROUTING BEZIG
 10 work as a volunteerROUTING BEZIG
 11 other.....ROUTING BEZIG

ROUTING BEZIG

- if BEZIG = (partially) disabledAFGEK
 if BEZIG = retired, living off interest-yielding investments..... VUT
 if BEZIG = early retirement RVUT
 if BEZIG = paid job DNB201
 otherwise.....BET

*AFGEK (string)

Because of which disease, handicap, or condition have you been declared unfit for work?
 answer.....BET

VUT

Did you use the early retirement arrangement?
 1 yes RVUT
 2 noBET

RVUT

Why did you use the early retirement arrangement?
 1 bad healthBET
 2 reorganization of company/organizationBET
 3 because I wanted to and it was possibleBET
 4 other reason ARVUT

*ARVUT (string)

What other reason was this?

answer.....BET

BET

Do you have a paid job, even if it is only for one or a few hours per week or for a short period?

1 yesROUTING DNB1

2 no OOITW

OOITW

Have you ever had a paid job?

1 yes DNB215

2 no DNB215

DNB201

How satisfied are you all in all with your **current** work?

1 very satisfied DNB202

2 satisfied DNB202

3 satisfied nor dissatisfied DNB202

4 dissatisfied DNB202

5 very dissatisfied DNB202

DNB202

How satisfied are you with your career so far?

1 very satisfied DNB316

2 satisfied DNB316

3 satisfied nor dissatisfied DNB316

4 dissatisfied DNB316

5 very dissatisfied DNB316

DNB316

How intensively are you thinking of quitting your job (retiring)?

1 not at all DNB215

2 DNB215

3 DNB215

4 DNB215

5 very intensively DNB215

DNB215

Do you feel adequately informed about your (future) pension arrangements?

1 well informedROUTING DNB1

2 more than adequately informedROUTING DNB1

3 adequately informedROUTING DNB1

4 moderately informedROUTING DNB1

5 not well-informedROUTING DNB1

6 feel no need to be informed, we'll see by thenROUTING DNB1

ROUTING DNB1

if GEBJAAR < 1943 DNB220
 if GEBJAAR > 1942 and BEZIG = betaald werk INKVLOED

DNB220

What was your net pension income (at the age of 65) in percentage points in comparison to the last earned net salary?

If this question does not apply to you, would you fill then '99'.

pension income in percentage points INKVLOED
 -9 don't know INKVLOED

INKVLOED

Please indicate to what degree you are able to influence your income.

1 I cannot influence the number of working hours in my regular job, neither can I take a job in addition to my regular jobROUTING DNB3
 2 I cannot influence the number of working hours in my regular job, but I can take a job in addition to my regular job.....ROUTING DNB3
 3 in my regular job, I can do paid overtime work, but I cannot take a job in addition to my regular jobROUTING DNB3
 4 in my regular job, I can do paid overtime work, and I can also take a job in addition to my regular jobROUTING DNB3
 -9 don't knowROUTING DNB3

ROUTING DNB3

OOITW = yes..... LOOND2
 OOITW = no..... ZOEK

The following questions (LOOND2 thru AFSTAND) concern the paid job.

We say the respondents have a 'paid job now' if the following is true: BEZIG = 1 of BET = 1. We say the respondents 'used to have a paid job' if the following is true: BEZIG ≠ 1 en BET ≠ 1 en OOIW = 1 (yes).

LOOND2

If you [have / had] more than one job at the same time, the following questions would be about the job that you [spend / spent] the most time.

[Are / Were] you employed on a temporary or on a permanent basis, do you work on a stand-by basis, [do / did] you do temping, or [are / were] you self-employed/working free lance/practicing a free profession?

- 1 employed on a permanent basis LOOND3
- 2 employed on a temporary basis LOOND3
- 3 stand-by work ROUTING VARIABLE 1
- 4 temping ROUTING VARIABLE 1
- 5 self-employed/working in the family business/free lance/free profession MAATS

LOOND3

[Are / Were] you employed on a contractual basis by a government institution (national, provincial, or local government), or by a private limited company, or by another institution (public limited company, foundation, association, or cooperative society)?

- 1 yes, employed by the government ROUTING VARIABLE 1
- 2 yes, employed by a private limited company ROUTING VARIABLE 1
- 3 yes, employed by another institution (public limited company, foundation, association, or cooperative society) ROUTING VARIABLE 1

MAATS

[Do / did] you participate in a partnership (maatschap of vennootschap onder firma, VOF)?

In general, general practitioners, notaries, and farmers take part in a (maatschap), whereas production companies generally take part in a (vennootschap onder firma, VOF).

- 1 yes (maatschap) ROUTING VARIABLE 1
- 2 yes (vennootschap onder firma, VOF) ROUTING VARIABLE 1
- 3 no ZELFST

ZELFST

[Are / Were] you self-employed or [do / did] you work in the family business or free lance?

- 1 self-employed ROUTING VARIABLE 1
- 2 [work / worked] in the family business ROUTING VARIABLE 1
- 3 free lance ROUTING VARIABLE 1

ROUTING VARIABLE 1

- if LOOND2 = 1, 2 (employed on a permanent or temporary basis) UREN
- if LOOND2 = 3, 4 or 5 UREN2

UREN

How many hours per week [do / did] you have to work according to your contract?
 number of hoursUURWERK

UREN2

How many hours per week [do / did] you usually have to work?
 number of hours ROUTING VARIABLE 2

UURWERK

How many hours per week [do / did] you on average **in fact** spend on your [last] (most important) job? For this question it doesn't make any difference whether overtime work [is / was] paid for or not.
 number of hours ROUTING VARIABLE 2

ROUTING VARIABLE 2

if paid job now VAKAN
 if used to have a paid job VAKVERL

VAKAN

if LOOND2 = 1, 2 (employed on a permanent or temporary basis):
 [How many days off (including holidays as a consequence of reduced working time) did you take with your employer in 2010?]
 if LOOND = 3, 4 or 5 (self-employed):
 [How many days off did you take in 2010?]

People who are not free to determine the number of their holidays and when to take them (e.g. teachers), should give the number of holidays that they actually had.

If you are unsure about the number of holidays, please give an estimate.

number of days MWERK

VAKVERL

On average, how many days off (including holidays as a consequence of reduced working time) did you take per year?

People who are not free to determine the number of their holidays and when to take them (For example, in education), should give the average number of holidays that they had.

number of days MWERK

-9 don't know MWERK

MWERK

Did you have other jobs before your [current / last] job?

If applicable: [only include jobs you had **before** your retirement.]

(Job also stands for self-employed.)

1 yes EWERK

2 no JFULL

EWERK

Which year did you start work at your first paid job?

(Job also stands for self-employed.)

year..... JFULL

JFULL

if LOOND2 = 1, 2 (employed on a permanent or temporary basis):

[For how many years in total have you worked **at least 32 hours per week** according to your contract?]

if LOOND2 = 3, 4 or 5:

[For how many years in total have you worked **at least 32 hours per week?**]

Note: Round off the years to a whole year. If you have worked less than 6 months in one year, this does not count. If you have worked more than 6 months in one year, this counts as 1 year.

number of years..... JPART

JPART

if LOOND2 = 1, 2 (employed on a permanent or temporary basis):

[For how many years in total have you worked **less than 32 hours per week** according to your contract?]

If LOOND2 = 3, 4 or 5:

[For how many years in total have you worked **less than 32 hours per week?**]

Note: Round off the years to a whole year. If you have worked less than 6 months in one year, this does not count. If you have worked more than 6 months in one year, this counts as 1 year.

number of years..... ROUTING VARIABLE 3

ROUTING VARIABLE 3

if paid job now JAARW

otherwise ROUTING POB

JAARW

In which year did you start work at your current job?

year..... MAANDW

MAANDW

And in which month? (1 = January, 2 = February, etc.)

You can fill a number between 1 and 12.

month..... REIS

REIS

How much time (in minutes) does it normally take to get from home to work?

If the travel time varies, please give an average.

minutes..... AFSTAND

AFSTAND

How many kilometers does it normally take to get from home to work?

If the travel distance varies, please give an average.

kilometers ROUTING POB

ROUTING POB

if ever self-employed and retired POB

if now or ever employed by a private limited company AANBV

else WPENS

The next set of questions (POB thru DNB117) is about pensions.

POB

At your last job before you retired, were you employed on a contractual basis or were you self-employed?

1 employed on a contractual basis POC

2 self-employed/free lance/working in the family business AANBV

3 free profession AANBV

POC

At your last job before you retired, are/were you employed on a contractual basis by the government (national, provincial, local), by a private limited company, or by another kind of institution (public limited company, foundation, association or cooperative society)?

1 yes, employed by the government WPENS

2 yes, employed by a private limited company AANBV

3 yes, employed by another kind of institution (public limited company, foundation, association or cooperative society) WPENS

AANBV

[Do / did] you have shares in the private limited company that you [work / worked] for in your [current / last] job?

1 yes RPENSBV

2 no WPENS

RPENSBV

Are you entitled to a retirement pension through a contract with the private limited company that you [work / worked] for, or through a pension company?

1 yes APENSBV

2 no WPENS

APENSBV

[Do / Did] you also participate in pension plans for other employees of this private limited company?

1 yes WPENS

2 no WPENS

WPENS

Does your [current / last] job [before your retirement] entitle you to a retirement pension (apart from AOW)?

- 1 yes DNB88
2 no WS031

DNB88

How [is / was] your pension built up?

- 1 a pension based on the final pay ROUTING DNB218
2 a pension based on the average pay earned during my working career.....
..... ROUTING DNB218
3 available premium ROUTING DNB218
4 otherwise DNB88A
-9 don't know ROUTING DNB218

*DNB88A (string)

How [is / was] your pension built up then?

- answer..... ROUTING DNB218

ROUTING DNB218¹

- if GEBJAAR > 1945..... DNB218
if GEBJAAR < 1946..... PFONDSJN

DNB218

Which part of the pension (in percentage points) [is / was] paid by the employer?

- part PFONDSJN
-9 don't know PFONDSJN

PFONDSJN

[Do / did] you participate in a pension fund / insurer through your [current / last] employment?

- 1 yes PFONDS01 thru PFONDS34
2 noROUTING KA1PENS

¹ Date is raised by one every year.

PFONDS01 thru PFONDS34

In which of the following pension funds / insurers [do / did] you participate through your [current / last] employment?

- | | |
|--|--------------------|
| 1 ABP | DNB911 THRU DNB917 |
| 2 PGGM & Pensioenfonds Zorg en Welzijn..... | DNB911 THRU DNB917 |
| 3 Metaal en Techniek (metal and technique) | DNB911 THRU DNB917 |
| 4 Bouwnijverheid (construction) | DNB911 THRU DNB917 |
| 5 Detailhandel (retail) | DNB911 THRU DNB917 |
| 6 Schoonmaak- en Glazenwassersbedrijf ((window) cleaning)..... | DNB911 THRU DNB917 |
| 7 Bedrijfstakpensioenfondsen voor langdurige uitzendkrachten (Stiplu) (longterm temporary workers) & Pensioenfondsen voor personeelsdiensten (StiPP) | DNB911 THRU DNB917 |
| 8 Beroepsvervoer over de Weg (transport people) | DNB911 THRU DNB917 |
| 9 Horecabedrijf (catering) | DNB911 THRU DNB917 |
| 10 Metalektro (PME) (metal and electricity) | DNB911 THRU DNB917 |
| 11 Beroepsgoederenvervoer over de Weg en de Verhuur van Mobiele Kranen (transport goods and rent) | DNB911 THRU DNB917 |
| 12 Werk en Reintegratie (work and reintegration) | DNB911 THRU DNB917 |
| 13 Landbouw (agriculture)..... | DNB911 THRU DNB917 |
| 14 Levensmiddelen (food) | DNB911 THRU DNB917 |
| 15 Flexsecurity..... | DNB911 THRU DNB917 |
| 16 Rabobankorganisatie (Rabobank)..... | DNB911 THRU DNB917 |
| 17 TNT Postbezorgers (postal) | DNB911 THRU DNB917 |
| 18 Grafische bedrijven (graphical companies) | DNB911 THRU DNB917 |
| 19 Schilders-, Afwerkings- en Glaszetbedrijf (painter, finishing, and glass companies)..... | DNB911 THRU DNB917 |
| 20 Wonen (housing) | DNB911 THRU DNB917 |
| 21 ING | DNB911 THRU DNB917 |
| 22 Bakkersbedrijven (bakery) | DNB911 THRU DNB917 |
| 23 Woningcorporaties (housing co-operations)..... | DNB911 THRU DNB917 |
| 24 Spoorwegpensioenfondsen (railway) | DNB911 THRU DNB917 |
| 25 Philips | DNB911 THRU DNB917 |
| 26 AHOLD | DNB911 THRU DNB917 |
| 27 VENDEX KBB | DNB911 THRU DNB917 |
| 28 ABN AMRO | DNB911 THRU DNB917 |
| 29 Apotheken (pharmacy) | DNB911 THRU DNB917 |
| 30 UWV | DNB911 THRU DNB917 |
| 31 KPN | DNB911 THRU DNB917 |
| 32 Meubelindustrie en Meubileringsbedrijven (furniture) | DNB911 THRU DNB917 |
| 33 another pension funds/insurer | PFONDSAN |
| 34 don't know | DNB911 THRU DNB917 |

*PFONDSAN (string)

What pension fund are you then participating in?

- | | |
|-------------|--------------------|
| answer..... | DNB911 THRU DNB917 |
|-------------|--------------------|

DNB911 thru DNB917 (*dummies for 7 possible answers*)

Have you made other arrangements for your pension apart from the customary pension you build up through your employer?

- 1 yes, through annuities..... DRAAG
- 2 yes, through whole life policies..... DRAAG
- 3 yes, through buying extra pension rights via employer..... DRAAG
- 4 yes, through extra periodical payments via employer..... DRAAG
- 5 yes, otherwise..... DNB92A
- 6 no INDEX2010
- 7 don't know..... INDEX2010

*DNB92A (string)

What other arrangement are you referring to?

- answer..... DRAAG

DRAAG

Does/did your employer contribute to this/these arrangement(s)?

- 1 yes INDEX2010
- 2 no INDEX2010

INDEX2010

Is your (future) retirement pension indexed to inflation?

- 1 yes, but less than the price-index (waardevast) WS031
- 2 yes, using a price-index (waardevast) WS031
- 3 yes, more than the price-index but less than the salary-index (welvaartsvast) WS031
- 4 yes, with the salary-index (welvaartsvast) (or more) WS031
- 5 yes, but I don't know exactly how..... WS031
- 6 no, there was no indexation WS031
- 9 don't know WS031

WS031

Did your pension fund send you an overview of your pension rights in 2010?

This includes occupational pension schemes and pension benefits by insurance companies that were enclosed via your (former) employer as well.

- 1 yes WS031JA
- 2 no WS033

WS031JA

From how many pension funds did you receive an overview?

- number..... VR1A thru VR1A6

Please fill out the next questions for each pension fund.
If you cannot give an answer, you can skip the question.

Explanation: Keep your current civil state in mind. Do not mind your AOW.

VR1A thru VR1A6

What is the name of your pension fund?

answer WS033

VR1B thru VR1B6

Year pension overview

answer WS033

VR1C thru VR1C6

How many years have you built pension rights according to your overview?

answer WS033

VR1D thru VR1D6

According to the overview, what will be your gross pension a year from age 65?
For working people who are know connected to the pension fund: this refers to the
amount you would get at age 65 if you stop working now.

answer WS033

WS033

Are there (other) pension funds where you have pension rights, but did not receive
an overview from in 2010?

1 Yes WS033JA

2 No DNB971 thru DNB979

WS033JA

From how many pension funds where you have built pension rights in the past did
you not receive an overview?

number WS033A01 thru WS033A34

WS033A01 thru WS033A34²

Can you fill out the name of the pension fund from whom you did not receive a pension overview in 2010?

More than one answer possible.

- | | |
|---|----------------------------|
| 1 ABP | ROUTING VARIABELE PENSIOEN |
| 2 PGGM & Pensioenfonds Zorg en Welzijn | ROUTING VARIABELE PENSIOEN |
| 3 Metaal en Techniek (metal and technique) | ROUTING VARIABELE PENSIOEN |
| 4 Bouwnijverheid (construction) | ROUTING VARIABELE PENSIOEN |
| 5 Detailhandel (retail) | ROUTING VARIABELE PENSIOEN |
| 6 Schoonmaak- en Glazenwassersbedrijf ((window) cleaning) | ROUTING VARIABELE PENSIOEN |
| 7 Bedrijfstakpensioenfonds voor langdurige uitzendkrachten (Stiplu) (longterm temporary workers) & Pensioenfonds voor personeelsdiensten (StiPP)... | ROUTING VARIABELE PENSIOEN |
| 8 Beroepsvervoer over de Weg (transport goods and rent)..... | ROUTING VARIABELE PENSIOEN |
| 9 Horecabedrijf..... | ROUTING VARIABELE PENSIOEN |
| 10 Metalektro (PME)..... | ROUTING VARIABELE PENSIOEN |
| 11 Beroepsgoederenvervoer over de Weg en de Verhuur van Mobiele Kranen..... | ROUTING VARIABELE PENSIOEN |
| 12 Werk en Reintegratie (work and reintegration)..... | ROUTING VARIABELE PENSIOEN |
| 13 Landbouw (agriculture) | ROUTING VARIABELE PENSIOEN |
| 14 Levensmiddelen (food)..... | ROUTING VARIABELE PENSIOEN |
| 15 Flexsecurity | ROUTING VARIABELE PENSIOEN |
| 16 Rabobankorganisatie (Rabobank) | ROUTING VARIABELE PENSIOEN |
| 17 TNT Postbezorgers (postal) | ROUTING VARIABELE PENSIOEN |
| 18 Grafische bedrijven (graphical companies).... | ROUTING VARIABELE PENSIOEN |
| 19 Schilders-, Afwerkings- en Glaszetbedrijven (painter, finishing, and glass companies) | ROUTING VARIABELE PENSIOEN |
| 20 Wonen (housing)..... | ROUTING VARIABELE PENSIOEN |
| 21 ING | ROUTING VARIABELE PENSIOEN |
| 22 Bakkersbedrijven (bakery) | ROUTING VARIABELE PENSIOEN |
| 23 Woningcorporaties (housing co-operations) | ROUTING VARIABELE PENSIOEN |
| 24 Spoorwegpensioenfonds (railway) | ROUTING VARIABELE PENSIOEN |
| 25 Philips..... | ROUTING VARIABELE PENSIOEN |
| 26 AHOLD | ROUTING VARIABELE PENSIOEN |
| 27 VENDEX KBB | ROUTING VARIABELE PENSIOEN |
| 28 ABN AMRO..... | ROUTING VARIABELE PENSIOEN |
| 29 Apotheken (pharmacy)..... | ROUTING VARIABELE PENSIOEN |
| 30 UWV | ROUTING VARIABELE PENSIOEN |
| 31 KPN | ROUTING VARIABELE PENSIOEN |
| 32 Meubelindustrie en Meubileringbedrijven (furniture) | ROUTING VARIABELE PENSIOEN |
| 33 another pension funds/insurer | ROUTING VARIABELE PENSIOEN |
| 34 don't know | DNB971 thru DNB979 |

² The number of variables differs per year depending on the maximum number of pension funds that was found in the data.

ROUTING VARIABLE PENSIOEN

if number in WS033A01 thru WS033A34 is not equal to WS033JA V1 thru V10
 else DNB971 thru DNB979

V1 thru V10³ (string)

You did not mention all names of the pension funds where you did not get an overview from.

Can you fill out the name(s) here?

If you cannot remember the name, you can skip the question.

What is the name of the pension fund?

answer..... DNB971 thru DNB979

DNB971 thru DNB979

In the past 12 months, were there any changes in your pension built-up?

More than one answer possible

- 1 noROUTING KA1PENS
- 2 yes, the premium I pay myself has increasedROUTING KA1PENS
- 3 yes, the premium I pay myself has decreasedROUTING KA1PENS
- 4 yes, the premium the employer pays for me has increased
ROUTING KA1PENS
- 5 yes, the premium the employer pays for me has decreased
ROUTING KA1PENS
- 6 yes, the indexation for people receiving pension has not been (entirely)
 implementedROUTING KA1PENS
- 7 yes, there is an additional indexationROUTING KA1PENS
- 8 yes, otherwise.....ROUTING KA1PENS
- 9 don't know.....ROUTING KA1PENS

ROUTING KA1PENS⁴

if GEBJAAR > 1945 KA1PENS
 if GEBJAAR < 1946ROUTING DNB4

KA1PENS

What are the chances, you think, of you having a full time paid job at the age of 62 or older?

Please indicate on a scale from 0 to 100, whereas

0 means: 'no chance at all' and

100 means: 'absolutely certain'

chance KA2PENS
 -9 don't know KA2PENS

KA2PENS

What are the chances of you working at least until you're 65 years of age?

chanceROUTING DNB4
 -9 don't knowROUTING DNB4

³ 10 is the maximum number, in the dataset the number could end up lower.

⁴ Date is raised by one every year.

ROUTING DNB4⁵

if GEBJAAR > 1945 and BEZIG <> 7 and BEZIG <> 8LFTPENS
 if GEBJAAR < 1946 or BEZIG = 7 or BEZIG = 8 DNB219
 otherwise DNB203

LFTPENS

At what age do you expect to retire, or to make use of the early retirement arrangement?

If this question is not applicable to you, please answer 99.

age..... DNB203
 -9 don't know DNB203

DNB219

At what age did you retire or did you make use of an early retirement arrangement?

If this question is not applicable to you, please answer 99.

age..... DNB203
 -9 don't know DNB203

DNB203

Did you obtain advice on how to bridge the period between (a possible) early retirement and the age of 65?

If so, please choose your most important source of information.

1 no, I did not obtain any advice, as I will not retire earlyROUTING DNB5
 2 no, I have not obtained advice (yet), as I will not retire early.....
ROUTING DNB5
 3 yes, from the company I work(ed) forROUTING DNB5
 4 yes, from my pension fundROUTING DNB5
 5 yes, from expert financial advisors.....ROUTING DNB5
 6 yes, from acquaintances (family, friends)ROUTING DNB5
 7 yes, through leaflets from my bank, mortgage advisor, insurer
ROUTING DNB5
 8 yes, through financial magazines, guides and/or booksROUTING DNB5
 9 yes, by looking up financial information on the Internet.....ROUTING DNB5
 10 yes, through commercials on TV, in newspapers or other media
ROUTING DNB5
 11 yes, through other sources of informationROUTING DNB5

ROUTING DNB5⁶

if GEBJAAR < 1946 DNB96
 otherwiseROUTING DNB6

⁵ Date is raised by one every year.

⁶ Date is raised by one every year.

ROUTING DNB6⁷

if used to have a paid job or paid job now and GEBJAAR > 1945 PERCPENS
 otherwiseROUTING DNB7

PERCPENS

How much do you expect your net retirement pension (including general old-age pension) to be in percentages to the last net income you receive before you retire after the age of 65?

(If you are pre-retired, please mention the last net income before you pre-retired.)
 percentage of net income just before retirementROUTING DNB7
 -9 don't knowROUTING DNB7

ROUTING DNB7⁸

if GEBJAAR > 1945 DNB94
 if GEBJAAR < 1946 DNB96

DNB94

Which of the below mentioned statements applies to you most?

- 1 I do not worry about my pension arrangements, we'll see by then DNB95
- 2 It is important to know that my pension is taken care of, without knowing the details..... DNB95
- 3 I keep well informed about any developments regarding my pension DNB95
- 9 don't know DNB95

DNB95

Which of the below mentioned statements applies to you most?

- 1 I rather pay more premium for a guaranteed pension (money for pension mainly invested in bonds)..... DNB96
- 2 I rather pay less premium for a pension that on average is equally high or is expected to be equally high, but for which the final pension payment can be higher or lower due to the higher risk of the chosen investment form (money for pension mainly invested in stocks) DNB96
- 9 don't know DNB96

⁷ Date is raised by one every year.

⁸ Date is raised by one every year.

DNB96

Which of the below mentioned statements applies to you most?

- 1 I'd rather determine myself what is done with the pension premiums I pay, so that the final pension payment depends on the decisions I made.....ROUTING DNB8
- 2 I'd rather decide which pension fund manages my pension premiums for me ...ROUTING DNB8
- 3 building up my pension I gladly leave to the pension fund of my employerROUTING DNB8
- 7 not applicableROUTING DNB8
- 9 don't knowROUTING DNB8

ROUTING DNB8⁹

- if GEBJAAR > 1945 and BEZIG = paid workDNB206A
- otherwiseROUTING DNB9

DNB206A

Would you like to work for another two years part time or fulltime after you have reached the general pension age (the age of 65)?

- 1 yes, I would like to work fulltime for another two yearsROUTING DNB9
- 2 yes, I would like to work part time for another two yearsDNB206B
- 3 no, I do not want to continue workingROUTING DNB9
- 9 don't knowROUTING DNB9

DNB206B

How many hours a week would you still like work after the age of 65?

- hoursROUTING DNB9

ROUTING DNB9¹⁰

- if GEBJAAR > 1945DNB207A
- otherwiseROUTING DNB5

DNB207A

To make sure that the general old-age pension remains affordable certain measures have to be taken.

Which of the following measures appeals to you most?

- 1 a lower general old-age pension at the age of 65.....DNB207B
- 2 an increase of the old-age pension premium for people workingDNB207B
- 3 increase the age by two years (from 65 to 67 years of age) on which one will receive the general old-age pension.....DNB207B

⁹ Date is raised by one every year.

¹⁰ Date is raised by one every year.

DNB207B

Which of the two remaining measures appeals the most to you thereafter?

- 1 a lower general old-age pension at the age of 65.....ROUTING DNB5
 2 an increase of the old-age pension premium for people working
ROUTING DNB5
 3 increase the age by two years (from 65 to 67 years of age) on which one will
 receive the general old-age pension.....ROUTING DNB5

ROUTING DNB5¹¹

if GEBJAAR > 1945 and paid job now or used to have a paid job DNB116
 otherwise ROUTING DNB10

DNB116

Will you adjust your conduct if the pensions are cut down, for example through an
 adjustment on the indexation, postponement of the retirement age or a different
 pension system?

- 1 yes, I will put more money aside for my pensionROUTING DNB6
 2 no, I will see what I'll do when it happens.....ROUTING DNB6
 3 no, I think I can make ends meet fairly easily with the pension I will have.....
ROUTING DNB6
 4 otherwiseDNB116A
 -9 don't knowROUTING DNB6

*DNB116A (string)

What will you do then if pensions are cut down?
 answer.....ROUTING DNB6

ROUTING DNB6¹²

if GEBJAAR > 1945 and BEZIG = retired, living off interest-yielding investments,
 pre-retired..... DNB210
 otherwise DNB117

DNB210

Suppose your pension fund should make a choice between increasing the pension
 premium or having an investment mix with a higher risk, as a result of which the
 exact height of your pension becomes less certain. There might be a small chance
 (2,5%) that the promised pension will be 10% less.

Will you change your savings behavior if the pension fund chooses for the
 investment mix with a higher risk but where the pension premium remains the
 same?

- 1 yes, I will put more money aside towards my pension DNB117
 2 no, I will see what I'll do when it happens..... DNB117
 3 no, I think I can make ends meet fairly easily with the pension I will have.....
 DNB117
 4 otherwise DNB117
 -9 don't know DNB117

¹¹ Date is raised by one every year.

¹² Date is raised by one every year.

DNB117

Suppose you will turn 65 tomorrow and will retire (or you are older than 65 and are already retired).

What is an acceptable pension for you (including general old-age pension)?

Please give a net amount per month.

amount ROUTING DNB10

ROUTING DNB10

if paid job now BIJBAAN

if used to have a paid job JWERKL

otherwise ZOEK

The next set of questions (BIJBAAN thru LASTLOON) is about additional jobs.

BIJBAAN

At the moment do you have an additional job (second paid job) or do you otherwise earn extra money?

1 yes, an additional job (second paid job) HBIJB

2 yes, through own business or firm, not mentioned before HBIJB

3 yes, through second paid job and own business or firm HBIJB

4 no, no additional job or second paid job ZWERK

HBIJB

How many hours per week do you normally work at this additional job or second job? It doesn't make any difference whether overtime work is paid for or not.

number of hours ZWERK

ZWERK

How many hours per week **would you like** to work in total?

number of hours ZOEK

JWERKL

In which year did you stop working?

year MWERKL

MWERKL

And in which month?

You can fill a number between 1 and 12 (1 = January, 2 = February, etc.).

if LOOND2 = 5 (self-employed) ZOEK

otherwise PLOON

PLOON

Did you receive your pay at your last job per:

- | | |
|-----------------|----------|
| 1 week | LASTLOON |
| 2 4 weeks | LASTLOON |
| 3 month | LASTLOON |
| 4 year | LASTLOON |

LASTLOON

How much was your net wages at your last job [ANSWER PLOON]?

Would you like to round of the amount on whole euros.

- | | |
|--------------------------|-------|
| net wages | RWEGA |
| 9999999 don't know | RWEGA |

The next set of questions (RWEG thru LOONVP) is about quitting work and searching for a job.

RWEGA

For what reason did you stop working?

This question concerns your last job.

- | | |
|--|------|
| 1 marriage | ZOEK |
| 2 birth of child | ZOEK |
| 3 health, disablement | ZOEK |
| 4 studies | ZOEK |
| 5 resigned for personal reasons..... | ZOEK |
| 6 sold my own business | ZOEK |
| 7 ended my own business | ZOEK |
| 8 termination of family business (business/company of parents/spouse) | ZOEK |
| 9 dismissal because the company was closed or due to reorganization | ZOEK |
| 10 resigned because of health partner, kids, grandchildren, parents | ZOEK |
| 11 dismissal because end of (temporary) contract | ZOEK |
| 12 dismissal for another reason | ZOEK |
| 13 partner stops working | ZOEK |
| 14 partner goes to work | ZOEK |
| 15 partner works more | ZOEK |
| 16 partner works less | ZOEK |
| 17 moving because of work partner | ZOEK |
| 18 early/mandatory retirement | ZOEK |
| 19 retirement | ZOEK |
| 20 other reason | ZOEK |
| -9 don't know | ZOEK |
| -8 won't tell | ZOEK |

ZOEK

Are you looking for a(nother) job at the moment?

- 1 yes, I am seriously looking for a(nother) job
 if paid job now RAWERK1
 otherwise JAWERK
- 2 yes, I am thinking about looking for a(nother) job
 if paid job now RAWERK1
 otherwise JAWERK
- 3 no, I have already found another job but I haven't started working there yet...
 XMIN1JN
- 4 no, I am not looking for a job
 if BEZIG = 3, 4, 10 OR 11 RNZOEK
 otherwise XMIN1JN

RNZOEK

For what reason are you not looking for a paid job?

- 1 doing a course/studying XMIN1JN
 2 fulfilling my military service XMIN1JN
 3 work in my own household XMIN1JN
 4 (partially) disabled [WAO, AAW etc.]..... XMIN1JN
 5 living off interest-yielding investments XMIN1JN
 6 (early) retired XMIN1JN
 7 other..... XMIN1JN

XMIN1JN¹³

We now would like to ask you a question about the minimum pay you would accept in another job.

Say someone offers you a job which covers the same sort of work as you do now, and which is in the same city/town where you work now.
 Imagine all financial circumstances, apart from the pay, to be equal to those in your current position.

Would you accept this job?

- 1 yes MLON1
 2 no EINDE

MLON1

How much would then the minimum net wages have to be such that you would accept that new job?

Would you like to round of the amount on whole euros.

net wages..... MLONP1

¹³ New in 2011 replacing DON1.

MLONP1

Period net wages:

1 week	EINDE
2 4 weeks	EINDE
3 month	EINDE
4 year	EINDE

RAWERK1 thru RAWERK11

For what reason(s) are you looking for another job?

More than 1 answer is possible here.

1 I (probably) lose my current job	JAWERK
2 I consider my current job as preliminary	JAWERK
3 I want to earn more	JAWERK
4 I want to work in a better work environment.....	JAWERK
5 I want an additional job, want to earn something extra	JAWERK
6 I want to work fewer hours	JAWERK
7 I want to work more hours	JAWERK
8 I don't like my current job	JAWERK
9 I want a job that gives more security	JAWERK
10 changed circumstances at home	JAWERK
11 other reason	ARAWERK

*ARAWERK (string)

What other reason are you referring to?

answer JAWERK

JAWERK

Since when (which year) have you been looking for a(nother) job?

year..... MAWERK

MAWERK

And since which month?

Please indicate the month by a number (1 = January, 2 = February, etc.)

month HZOEK1 thru HZOEK9

HZOEK1 thru HZOEK9

In which way(s) have you been looking for a job during the past two months. More than one answer is possible here.

1 answered advertisements	HSOL
2 placed advertisements myself	HSOL
3 asked around with employers.....	HSOL
4 asked friends and other relations.....	HSOL
5 through a job center	HSOL
6 through a temporary employment agency.....	HSOL
7 reading advertisements	HSOL
8 other.....	HSOL
9 haven't started looking for a job yet.....	AUUR

HSOL

How many times have you applied for a job in the past two months?

number of times..... AUUR

AUUR

[How many hours per week do you expect to have to work in a new job? /
How many hours per week would you like to work?]

number of hours per week

if paid job now NETLOON

if used to have a paid job LOONM

NETLOON

How much net wages do you expect to be able to earn in a new job?

Would you like to round of the amount on whole euros and would you like to select
the period from the options that you'll get when you click on the item?

net wages PERLOON

PERLOON

Period:

1 week XMINL2JN

2 4 weeks XMINL2JN

3 month XMINL2JN

4 year XMINL2JN

XMINL2JN¹⁴

We would now like to ask you a question about the minimum pay you would like to
get in a new job.

Imagine someone offers you a job which covers the same sort of work as you do
now, and which is in the same city/town where you work now.

Imagine all other financial circumstances, apart from the pay, to be equal to your
current position.

Would you accept this job?

1 yes MLOON

2 no EINDE

MLOON

How much would the minimum **net wages** have to be such that you would accept
that new job?

Would you like to round of the amount on whole euros?

net wages MLOONP

¹⁴ New in 2011 replacing DOEN.

MLOONP

Period:

- 1 week EINDE
 2 4 weeks EINDE
 3 month EINDE
 4 year EINDE

Now we would like to know the minimum pay you would like to earn in a new job.

If you would be offered a job with [ANSWER AUUR] hours per week (that is, the number of hours that you would like to work), how much would then the minimum **net wages** have to be such that you would accept that new job?

Would you like to round of the amount op whole **euros**?

LOONM

What is the minimum **net wages** that they should provide you so you would accept that job?

net wages PERLOONM

PERLOONM

Period:

- 1 week HLOONV
 2 4 weeks HLOONV
 3 month HLOONV
 4 year HLOONV

HLOONV

How much is the **net wages** that you expect to earn?

Would you like to round of the amount on whole euros and would you like to select the period from the options that you'll get when you click on the item?

amount..... LOONVP

LOONVP

For which period? Per:

- 1 week END
 2 4 weeks END
 3 month END
 4 year END

END of questionnaire Household and Work

4. Questionnaire Accommodation and Mortgages

The following questions concern accommodation and accommodation costs. Questions will be asked about your current accommodation, your plans to move (if any) and – if applicable – your second accommodation. We start with questions about your **current** accommodation.

WO2

What kind of house do you live in?

If you live in more than one house, please report on the most important one.

- | | |
|--|------|
| 1 single-family-house, detached | WO4 |
| 2 single-family-house, end terrace house (corner of row of houses) | WO4 |
| 3 single-family-house, semi-detached (duplex) | WO4 |
| 4 single-family-house, terrace house (row house) | WO4 |
| 5 apartment, (upstairs or ground-floor) flat | WO4 |
| 6 farm or gardener's house | WO4 |
| 7 dwelling with shop or workshop | WO4 |
| 8 other dwelling on business premises | WO4 |
| 9 rent a room | WO4 |
| 10 other sort of accommodation | WON2 |

*WON2 (string)

What other sort of accommodation is that?

answer

WO4

WO4

In which of the periods mentioned below was the house that you live in built (indicate the year that it was finished)?

- | | |
|--------------------------------|-----|
| 1 before 1945 | WO5 |
| 2 between 1945 and 1955 | WO5 |
| 3 between 1955 and 1960 | WO5 |
| 4 between 1960 and 1965 | WO5 |
| 5 between 1965 and 1970 | WO5 |
| 6 between 1970 and 1975 | WO5 |
| 7 between 1975 and 1980 | WO5 |
| 8 between 1980 and 1985 | WO5 |
| 9 between 1985 and 1990 | WO5 |
| 10 between 1990 and 1995 | WO5 |
| 11 between 1995 and 2000 | WO5 |
| 12 after 2000 | WO5 |

WO5

Since when (which year) have you (has your household) been living at the present address?

If not all household members have been living at this address as of the same moment, then report the earliest date a member of the household moved in.

Since

year

WO7

WO7

How many **rooms** does your accommodation include (not including those belonging to the business part of your house)?

Do include: bedroom, hobby room, study, living room.

Do not include: kitchen, bathroom, toilet, open attic, hall, corridor, storeroom.

number of rooms..... WO8

WO8

What is the area of your living room?

If you have an open kitchen, **don't** include that area in this measurement.

Fill the area in square meters (m²).

number of m² WO9

WO9

Is there a garage belonging to your accommodation (that does not belong to the business part of your house)?

1 yes WO10

2 no WO10

WO10

Is there a garden, (court)yard, or patio with your house (that does not belong to the business part of your house)?

1 yes WO11

2 no WO1

WO11

What is the area of this garden, (court) yard, or patio?

Please add up the area of front and back yard.

Fill the area in square meters (m²).

number of m² WO1

WO1

Are you the tenant, subtenant, or owner of your **current** accommodation?

If you live in more than one house, please report on the most important one.

1 tenant WOD204

2 subtenant WOD204

3 owner WO33

4 otherwise, e.g. rent free WOD44A

The next set of questions (WOD204 thru WO22) is about rented accommodation.

WOD204

Is your home owned by a housing corporation, a commercial tenant company/organization or a private person?

- 1 housing corporation WOD205
- 2 commercial tenant company/organization WOD205
- 3 private WOD205
- 4 other.....WOD204A

*WOD204a (string)

Whose property is your home then?

- answer..... WOD205

WOD205

What do you expect the price of homes in the next two years will do? Will the prices rise, fall or stay about the same?

- 1 house prices will rise WOD206
- 2 house prices remain about the same WOD207
- 3 house prices will fall..... WOD206
- 9 don't know WOD207

WOD206

How many percent per year on average will prices rise / fall?

- percentage WOD207
- 9 don't know WOD207

WOD207

In about a period of 10 years what do you think is a normal increase or decrease for property prices?

If it concerns a decrease of property prices, please enter a negative number.

percentage

- percentage WO15
- 9 don't know WO15

WO15

Do you pay rent per:

- 1 month WO16
- 2 quarter WO16
- 3 six months..... WO16
- 4 year WO16

WO16

How much is the rent per [ANSWER WO15] according to the (written or oral) contract; if any, include charges for service, gas, electricity, central antenna system etc. for your accommodation (excluding the business part of your house).

- amount WO16A
- 9 don't know WO16A

WO16A

Does this rent include charges for water, electricity, gas, heating and energy, and/or other service charges?

- 1 yes WO18
- 2 no WO20

WO18

How much are these charges for water, electricity, gas, heating and energy, and/or other service charges, **that are included in the rent**, in total?

- amount WO20
- 9 don't know WO20

WO20

Do you receive a rent allowance?

- 1 yes WO22
- 2 no WO25

WO22

How much is this rent allowance per month?

- amount WOD44A
- 9 don't know WOD44A

The next set of questions (WO33 thru HY6I30) is about bought accommodation.

WO33

When you were looking for your **current** accommodation, did you pay a real estate agent to locate a house for you?

1 yes WO34

2 no WO34

WO34

How much did you pay for/what is the value of your **current** house (**not including** costs to the buyer)?

Not including the business part of your house.

Exclude costs of taking over moveable property.

Please give the amount **in thousands of euros**, so 180,000 is 180.

purchase price (x 1000) WO34A

WO34A

Under which conditions did you buy your **current** house?

Standard: costs to the buyer (= k.k.). In case of newly built houses: no costs to the buyer (= v.o.n.).

1 costs to the buyer (k.k.) WOD35A

2 no costs to the buyer (v.o.n.) WOD35A

3 other WO35

*WO35 (string)

What other conditions were these?

answer WOD35B

WOD35B

In which year did you buy your **current** house?

In the year

year WOD35AA

WOD35AA

The moment you bought the house, did you take out a mortgage? (A bridging mortgage should be left out.)

1 yes WOD35A

2 no WO41

WOD35A

What is the total amount on the mortgages you took out at that time? (A bridging mortgage should be left out.)

Give the amount **in thousands of euros**, so 180,000 is 180.

amount WO41

WO41

About how much do you expect to get for your residence if you sold it today?

Only the part not including the business part at empty acceptance.

Please give the amount **in thousands of euros**, so 180,000 is 180.

selling value (x 1000)
 if WO2 = 5 WO42
 otherwise WOD44K
 -9 don't know WOD44K

WO42

Do you pay any kind of service charges and/or charges to a home owners' association?

1 yes WO43
 2 no WOD44A

WO43

Do you pay these service charges and/or charges to a home owners' association per:

1 month WO44
 2 quarter WO44
 3 six months WO44
 4 year WO44

WO44

How much are these charges per [ANSWER WO43]?

amount WO44K

*WOD44K

Are you planning on using the surplus value of your property (again) in the next two years (by taking out an extra mortgage, by increasing your mortgage amount or by moving)?

1 yes, certainly ROUTING WOD44K
 2 yes, probably ROUTING WOD44K
 3 no, probably not ROUTING WOD44K
 4 no, definitely not ROUTING WOD44K
 -9 don't know ROUTING WOD44K

if WO1 = owner WOD44N

otherwise WOD44P

WOD44N

In your opinion, has the value of your property increased, decreased or remained the same **in the past two years**?

1 decreased WOD44O
 2 remained the same WOD44P
 3 increased WOD44O
 -9 don't know WOD44P

WOD44O

How much percentage points has your house increased/decreased in total in your opinion the last two years?

- percentageWOD44P
- 9 don't knowWOD44P

WOD44P

What kind of price movement do you expect on the housing market **in the next two years**? Will the housing prices increase, decrease or remain about the same?

- 1 the housing prices will increase WOD44Q
- 2 the housing prices will remain about the same ROUTING WOD44P
- 3 the housing prices will decrease WOD44Q
- 9 don't know ROUTING WOD44P

WOD44Q

How much percentage points a year will they increase/decrease on average?

- percentage ROUTING WOD44P
- 9 don't know ROUTING WOD44P

WOD44A

otherwise WOD44RA

WO44A

Do you expect your house to increase or decrease in value, or do you expect the price to remain the same in the next two years?

- 1 increase WO44B
- 2 stay more or less the same WOD44RA
- 3 decrease WO44B
- 9 don't know WOD44RA

WO44B

How many percentage points a year do you expect it to increase/decrease?

- percentage WOD44RA
- 9 don't know WOD44RA

WOD44RA

What do you consider to be a normal increase percentage **per year** for houses in ten years?

If you found a decrease of property prices normal, please enter a negative number.

percentage per year

- percentage WOD44S
- 9 don't know WOD44S

WOD44S

In order to calculate for example the deemed home ownership value (eigenwoningforfait) and the immovable property tax (OZB) the government uses the WOZ-value of your house (the official value of your house determined by the municipality).

What is the determined WOZ-value for your house?
Use the determined WOZ-value that you have entered in your tax return for 2010.

Give the amount **in thousands of euros**, 180.000 is thus 180.

WOZ-value WOD44T
-9 don't know WO30

WOD44T

In which year was this WOZ-value determined?ROUTING VARIABLE3

ROUTING VARIABLE3

WO5: Since when (which year) have you (has your household) been living at the present address?

since 1994 or later (WO5 > 1993) WO30
since 1993 or earlier (WO5 < 1994) WO32

WO30

Have you received a gift from your parents (in law) (or other relatives) to help finance the purchase or interior of your **current** accommodation?

1 yes WO31
2 no WO32

WO31

How much did you receive from your parents (in law) or other relatives to help finance (the interior of) your **current** accommodation?

amount WO31A
-9 don't know WO31A

WO31A

When (which year) did you receive that money for your **current** accommodation?
year..... WO32

WO32

Would you have chosen to buy a more expensive house if you had been able to receive a larger mortgage loan on the basis of your income at that time?

1 yes WO48
2 no WO48

WO48

Are there one or more mortgages on this accommodation? Loans, e.g. from parents (in law) will be reported later.

- 1 yes ROUTING WOD48
 2 no HYP11 t/m HYP15
 3 Unknown HYP11 t/m HYP15

ROUTING WOD48

if WO1 = owner and "NogSteedsDezelfdeWoning = yes"..... NIEUWEH
 otherwise WO49

NIEUWEH

Did you also take out a new mortgage?

- 1 yes, I have taken out a new mortgageAANTALH
 2 yes, I have taken out more than one new mortgageAANTALH
 3 no, I have not taken out a new mortgage WO49

AANTALH

How many new mortgages have you taken out then?

number of mortgages WO49

WO49

How many mortgages are there on this accommodation?

There is more than one mortgage on your accommodation if you have taken out a second mortgage, or if you have taken out a mortgage consisting of different kinds of mortgages (e.g. a combination of an improved life-insurance mortgage and a no-repayment mortgage).

number of mortgages HYP11

ANNUITY MORTGAGE: with an annuity mortgage, the total amount of your periodic payments on interest and repayment remains the same (at least) during the period for which the interest rate was fixed. During the first part of this period, the amount due consists of a relatively large part of interest and a relatively small part of repayment. In later years, it is the other way around.

TRADITIONAL LIFE-INSURANCE MORTGAGE: this sort of mortgage consists of a loan and a life-insurance policy. The idea is that there is no repayment, but only paying interest on the loan, and paying a premium for the life-insurance policy. There is no direct relation between the interest rate of the mortgage loan and the savings interest rate of the life-insurance policy (in contrast with an improved life-insurance mortgage, where there is a relation between those two interest rates).

IMPROVED LIFE-INSURANCE MORTGAGE: this is a modernized version of a traditional life-insurance mortgage. An improved life-insurance mortgage consists of a loan and a life-insurance policy. The idea is that there is no repayment, but only paying interest on the loan, and paying a premium for the life-insurance policy. In this case, the interest rate of the mortgage-loan and the savings interest rate of the life-insurance policy are related, which causes monthly net-costs to be rather stable.

LINEAR MORTGAGE: with this sort of mortgage, the periodic payments include paying off a fixed percentage of the total mortgage loan, and paying interest on the loan that is left at that moment. Over time, the amount you pay on interest becomes less and less, such that total monthly costs go down through the years. In the first period of the term of the mortgage, the costs of a linear mortgage are higher than the costs of an annuity mortgage.

ENDOWMENT MORTGAGE: with an endowment mortgage it is possible, during the term of the mortgage, to get a new loan on (part of) the amount that you have already paid off.

INVESTMENT MORTGAGE: this is a new variation on the (traditional) life-insurance mortgage. As is the case with the other life-insurance mortgages, also for most of the investment mortgages the loan is paid off out of the benefits of a whole life-insurance policy linked to the mortgage at the end of the mortgage period. Contrary to a(n improved) life-insurance mortgage, the returns of the life-insurance policy are based on the returns of an investment portfolio.

INTEREST ONLY: With this mortgage one only pays interest during the term of the mortgage with a balloon payment due at the end.

ANNUITY CONSTRUCTION: During the term of the mortgage one pays interest only, but at the same time one contributes to an annuity, which becomes available at the end of the mortgage period. The annuity does not have to be used to pay off the mortgage at the end of the mortgage period. It can be used as a supplementary pension provision.

LIFE-INSURANCE: the lifelong mortgage with life-insurance is a variation on the interest only mortgage. This mortgage is taken out for an indefinite period. To be sure that the mortgage is paid off after death (at the latest), the mortgage holds a term life-insurance policy.

BANK SAVINGS MORTGAGE: Compared with a traditional improved life insurance mortgage the bank savings mortgage uses no life insurance. One uses a blocked savings account or an escrow investment account that is linked to the mortgage.

The next variables are about the mortgages people can have on their CURRENT accommodation (up to a maximum of 5 mortgages). The variables have 2 digits. The first digit indicates the number of the question, the second digit indicates which mortgage it concerns (1st thru 5th).

HYP11 thru HYP15

We want to ask you some questions about the [1st thru 5th] mortgage.

Do you have a National Mortgage Guarantee (NMG) for the [1st thru 5th] mortgage?

- 1 yes HYD1A1 thru HYD1A5
2 no HYD1A1 thru HYD1A5

HYD1A1 thru HYD1A5

Through which channel have you taken out the [1st thru 5th] mortgage?

- 1 directly with a bank or other financial institution without mediation.
..... HYP21 thru HYP25
2 through a real estate agent, personal property agent and the like.....
..... HYP21 thru HYP25
3 through an insurance agent, insurance office etc. HYP21 thru HYP25
4 through the Hypotheekshop, Hypotheker, Hypotheekvisie etc..
..... HYP21 thru HYP25
5 through the employer HYP21 thru HYP25
6 via Internet..... HYP21 thru HYP25
7 otherwise HYD1B1 thru HYD1B5
-9 don't know HYP21 thru HYP25

*HYD1B1 thru HYD1B5 (string)

Through which channel have you then taken out your [1st thru 5th] mortgage?

- answer..... HYP21 thru HYP25
don't know HYP21 thru HYP25

HYP21 thru HYP25

With which financial institution have you taken out the [1st thru 5th] mortgage?

- 1 ABN AMRO..... HYP41 thru HYP45
2 Postbank HYP41 thru HYP45
3 Rabobank HYP41 thru HYP45
4 ING Bank..... HYP41 thru HYP45
5 Fortis bank HYP41 thru HYP45
6 SNS Bank HYP41 thru HYP45
7 Nationale Nederlanden HYP41 thru HYP45
8 AEGON..... HYP41 thru HYP45
9 AMEV HYP41 thru HYP45
10 Bouwfonds Nederlandse Gemeenten..... HYP41 thru HYP45
11 ABP..... HYP41 thru HYP45
12 other financial institution HYP31 thru HYP35

*HYP31 thru HYP35 (string)

With which financial institution have you taken out the [1st thru 5th] mortgage?

- any answer..... HYP41 thru HYP45
don't know HYP41 thru HYP45

HYP41 thru HYP45

What sort of mortgage was the [1st thru 5th] mortgage?

- | | |
|--|------------------|
| 1 annuity mortgage | HYP61 thru HYP65 |
| 2 traditional life-insurance mortgage..... | HYP61 thru HYP65 |
| 3 improved traditional life-insurance mortgage | HYP61 thru HYP65 |
| 4 linear mortgage..... | HYP61 thru HYP65 |
| 5 endowment mortgage | HYP61 thru HYP65 |
| 6 investment mortgage | HYP61 thru HYP65 |
| 7 interest only mortgage | HYP61 thru HYP65 |
| 8 mortgage with life-annuity construction..... | HYP61 thru HYP65 |
| 9 lifelong mortgage with term life insurance | HYP61 thru HYP65 |
| 10 bank saving mortgage [Banksparen] | HYP61 thru HYP65 |
| 11 other..... | HYP51 thru HYP55 |

*HYP51 thru HYP55 (string)

What sort of mortgage was the [1st thru 5th] mortgage?

- | | |
|-----------------|------------------|
| any answer..... | HYP61 thru HYP65 |
|-----------------|------------------|

HYP61 thru HYP65

When (which year) was the [1st thru 5th] mortgage taken out?

- | | |
|-----------------|----------------|
| any answer..... | HY11 thru HY15 |
|-----------------|----------------|

MORTGAGE LOAN: the amount of the loan when you took out the mortgage.
REMAINING DEBT of the mortgage: the amount that is still to be paid off.

HY11 thru HY15

How much was the loan at the time you took out the [1st thru 5th] mortgage?

Please give the amount **in thousands of euros**, so 180,000 is 180.

- | | |
|---------------------|----------------|
| amount | HY21 thru HY25 |
| -9 don't know | HY21 thru HY25 |

HY21 thru HY25

How much of the loan of the [1st thru 5th] mortgage is left at present?

With (improved) traditional life-insurance mortgages the mortgage loan doesn't change as a result of premium payments to the life-insurance. Also for the interest only mortgage the mortgage loan remains the same.

Please give the amount **in thousands of euros**, so 180,000 is 180.

- | | |
|---------------------|----------------|
| amount | HY31 thru HY35 |
| -9 don't know | HY31 thru HY35 |

HY31 thru HY35

What is the current interest rate of the [1st thru 5th] mortgage?

You may use a "comma" to indicate decimal points. For example, seven per cent is 7, five and a quarter per cent is 5,25.

- | | |
|---------------------|----------------|
| any answer..... | HY71 thru HY75 |
| -9 don't know | HY71 thru HY75 |

HY71 thru HY75

Is the interest rate of the [1st thru 5th] mortgage a fixed interest rate?

- 1 yes HY81 thru HY85
 2 no HY41 thru HY45

HY81 thru HY85

For a period of how many years was the interest rate of the [1st thru 5th] mortgage fixed the last time?

any answer..... HY91 thru HY95

HY91 thru HY95

When (which year) was the interest rate of the [1st thru 5th] mortgage fixed?

any answer..... HY41 thru HY45

HY41 thru HY45

What is the term of the [1st thru 5th] mortgage?

By the term of a mortgage is meant the period in which the repayments of the loan has to take place. This standard period is 30 years, but departures on this rule are possible. The deductibility of paid rent for new mortgages is limited to 30 years.

Fill the term in years

any answer..... HY51 thru HY55

Total MORTGAGE EXPENSES include interest payments, repayment, and premiums (if any).

HY51 thru HY55

Do you pay total mortgage expenses for the [1st thru 5th] mortgage per:

- 1 month HY61 thru HY65
 2 quarter..... HY61 thru HY65
 3 six months..... HY61 thru HY65
 4 year HY61 thru HY65

HY61 thru HY65

How much do you pay now on all mortgage expenses for the [1st thru 5th] MORTGAGE per [ANSWER HY5]?

- amount HYD6A1 thru HYD6A5
 -9 don't know HYD6A1 thru HYD6A5

HYD6A1 thru HYD6A5

How much interest do you pay on your [1st thru 5th] mortgage per [ANSWER HY5]?

- amount ROUTING HYD6
 -9 don't know ROUTING HYD6

ROUTING HYD6

if HYP4 = traditional life-insurance mortgage, improved life-insurance mortgage,
investment mortgage, annuity constructionHYD6F1 t/m HYD6F5
otherwise WOD52A

HYD6F1 thru HYD6F5

Possibly the kind of mortgage of your [1st thru 5th] mortgage is linked to an
insurance policy or a savings or investment deposit. What is the value you have
built up in this so far? If you do not know exactly, could you please give an estimate.
value HYD6G1 thru HYD6G30
-9 don't know WOD44A

HYD6G01 thru HYD6G30 (*answer 1-6 for [1st thru 5th] mortgage*) and
HYD6G_1_dk thru HYD6G_5_dk (*answer 7 for [1st thru 5th] mortgage*)

Where is the money invested in?

More than one answer possible.

1 stock funds HYD6I1 thru HYD6I30
2 bond funds HYD6I1 thru HYD6I30
3 mix-funds HYD6I1 thru HYD6I30
4 deposits and liquidity funds HYD6I1 thru HYD6I30
5 immovable property funds HYD6I1 thru HYD6I30
6 otherwise HYD6H1 thru HYD6H5
7 don't know WOD44A

*HYD6H1 thru HYD6H5 (string)

Where else in?

answer HYD6I1 thru HYD6I30

HYD6I01 thru HYD6I30 (*6 answers for [1st thru 5th] mortgage*)

Please indicate in percentage points which share is invested in the funds mentioned
by you. If you do not know exactly, please give an estimate. If you really don't
know, leave the answer open.

stock funds WOD44A
bond funds WOD44A
mix-funds WOD44A
deposits and liquidity funds WOD44A
immovable property funds WOD44A
otherwise WOD44A

The next set of questions (WOD44A thru W0568) is for tenants as well as home-owners.

WOD44A

In your opinion, are the current prices on the housing market consistent with the value of houses?

Are the prices too high, too low or equal to the real value?

- 1 houses are overestimated (market value is higher than real value) WOD44B
- 2 houses are underestimated (market value is lower than real value) ... WOD44B
- 3 it seems to me that the market value is consistent with the real value WOD52A
- 9 don't know WOD52A

WOD44B

According to you, what is the percentage that houses are over/underestimated?

Please enter a **positive** number between 0 and 100.

- percentage WOD52A
- 9 don't know WOD52A

WOD52A

The following questions concern the development in mortgage interest.

Do you expect that the height of the mortgage interest in two years time (compared to the interest rate now).

- 1 will be lower than now..... WOD52B
- 2 will be just as high..... WOD52C
- 3 will be higher than now WOD52B
- 9 don't know WOD52C

WOD52B

How many percentage points do you think the mortgage interest has increased/decreased two years from now?

For instance: when the interest on mortgage is now 6.2% and you think that the interest on mortgage will be [7.8% then the rise amounts to (7.8 - 6.2) 1.6 / 5.1% then the fall amounts to (6.2-5.1) 1.1]

- percentage WOD52C
- 9 don't know WOD52C

WOD52C

Over a longer period of time, what do you consider to be a normal interest percentage for a mortgage with a fixed period of 10 years?

Please use a maximum of one decimal.

- Interest percentage WOD52D1
- 9 don't know WOD52D1

WOD52D01 thru WOD52D13

This question concerns **your personal situation**.

Under which unforeseen circumstances would it possibly be difficult for you to pay your living expenses?

More than one answer possible.

- | | |
|---|--------|
| 1 temporarily unemployment of main breadwinner | WOD52F |
| 2 temporarily unemployment of both partners | WOD52F |
| 3 permanent unemployment of main breadwinner | WOD52F |
| 4 permanent unemployment of both partners | WOD52F |
| 5 disability of main breadwinner..... | WOD52F |
| 6 disability of both partners | WOD52F |
| 7 divorce..... | WOD52F |
| 8 death of partner | WOD52F |
| 9 an increase of the mortgage interest of three percentage points or more | WOD52F |
| 10 a substantial drop of the stock market..... | WOD52F |
| 11 otherwise..... | WOD52E |
| 12 I can pay my living expenses under any circumstances..... | WOD52F |
| 13 don't know | WOD52F |

*WOD52E (string)

What other circumstances are you referring to?

answer.....WOD52F

WOD52F

The next questions concern tax deductibility of the mortgage interest.

Do you expect a limitation of the mortgage deductibility in the foreseeable future, say 10 years?

- | | |
|---------------------|---------|
| 1 yes | WOD52G1 |
| 2 no | WOD52I |
| -9 don't know | WOD52I |

WOD52I

Are you for a limitation of the mortgage interest deductibility?

- | | |
|--|---------|
| 1 yes (under certain conditions) | WOD52J1 |
| 2 no | WOD52L |
| -9 don't know | WOD52L |

WOD52L

Do you intend to buy a (another) house eventually?

- | | |
|--|--------|
| 1 no, I prefer to rent accommodation..... | W053 |
| 2 no, I cannot afford to buy accommodation | W053 |
| 3 yes, preferably in the short-term (within two years) | WOD52N |
| 4 yes, in the long-term (more than two years from now)..... | WOD52N |
| 5 I don't have an intention | W071 |
| 6 otherwise | WOD52M |
| -9 don't know | W053 |

*WOD52M (string)

What do you mean by otherwise?

answer..... W053

WOD52N1 thru WOD52N6

Do you save money consciously for the future purchase of a house, e.g. for the purchase itself or for the furnish?

More than one answer possible.

1 yes, we save whatever we can afford W053

2 yes, we save a fixed amount per month or year W053

3 no, there is no possibility to do that W053

4 no, by that time we will see how things are standing..... W053

5 no, by that time we will pay all expenses relating to the house by taking out loans W053

6 otherwise WOD52O

*WOD52O (string)

What do you do then?

answer..... WOD53

W053

The following questions concern your **plans to move if any**.

Are you, at the moment, looking for other accommodation (purchased or rental)?

1 yes, actively looking for other accommodation, either to buy or to rent .W0561

2 yes, actively looking for other accommodation to buyW0561

3 yes, actively looking for other accommodation to rentW0561

4 yes, considering buying other accommodation.....W0561

5 yes, considering renting other accommodationW0561

6 no, have already found other accommodation, but have yet to move there.....

..... W089

7 no, not looking for other accommodation.....

if W05 > 2008 W071

if W05 <= 2008..... W089

W0561 thru W0569

What are the most important reasons that you want to move?

More than one answer is possible.

1 want to move to another part of the country W089

2 composition of the household has changed W089

3 health or old age W089

4 current accommodation is soon to be pulled down or renovated W089

5 want to improve living conditions..... W089

6 want to spend less on housing costs W089

7 want to spend more on housing costs W089

8 have new workplace..... W089

9 other reason W089

The next set of questions (WO71 thru AANTALH2) is about your FORMER accommodation.

WO71

You have indicated that you have recently moved.

Were you the tenant, subtenant, or owner of you **former** accommodation?

- 1 tenant..... WO89
 2 subtenant..... WO89
 3 owner WO72
 4 otherwise, e.g. rent-free accommodation..... WO89

WO72

What was the selling price of your **former** accommodation? Exclude costs of taking over moveable property.

Please give the amount **in thousands of euros**, so 180,000 is 180.
 selling price (x 1000)..... WO72A

WOD72A

How much was the total sum of the mortgage opposite the sell?

Please give the amount **in thousands of euros**, so 180,000 is 180.
 amount of mortgage WOD72B

WOD72B

Have you used the surplus value, e.g. by moving to cheaper accommodation or by taking out a higher mortgage than necessary for buying the house itself?

- 1 yes WOD72C
 2 no WOD72F

WOD72C

What is the surplus value that you have used?

Please give the amount **in thousands of euros**, so 180,000 is 180.
 amount..... WOD72D

WOD72D01 t/m WOD72D13

For what purpose did you use the surplus value?

More than one answer possible.

- | | |
|---|--------|
| 1 property improvement (renovating house, kitchen etc.) | WOD72F |
| 2 purchase of real estate (land, holiday house etc.) | WOD72F |
| 3 business investment..... | WOD72F |
| 4 purchase of durable goods (car, boat etc.) | WOD72F |
| 5 purchase of electronic equipment, furniture | WOD72F |
| 6 holiday, world trip, party etc. | WOD72F |
| 7 savings account..... | WOD72F |
| 8 purchase of stocks/ investments | WOD72F |
| 9 pension arrangements/old-age/early retirement/life insurance | WOD72F |
| 10 education of the children..... | WOD72F |
| 11 paying off other loans: amount..... | WOD72F |
| 12 additional costs when moving such as conveyance tax, real estate broker,
moving costs etc. | WOD72F |
| 13 otherwise..... | WOD72E |

*WOD72E (string)

For what purpose did you use the surplus value then?

answer.....WOD72F

WOD72F

Did you make use of a real estate agent when selling your previous house?

yes WO89

no WO89

The next set of questions (WO89 thru the end of this section) is about a second residence (if any).

WO89

If you have more than one second residence, please report here **on the most important one**. Other houses will be reported later under 'real estate'.

Do you have a second residence?

- 1 yesWO89a
2 noEND

WO89a

Is your second residence in the Netherlands or abroad?

- 1 in the Netherlands WO90
2 abroad WO90

WO90

Are you the tenant, subtenant, or owner of your **second** residence?

- 1 tenant.....END
2 subtenant.....END
3 owner..... WO93
4 otherwise, e.g. rent freeEND

WO93

About how much would you expect to get for your **second** residence, if you sold it today (empty and not let)?

Please give the amount **in thousands of euros**, so 180,000 is 180.

- selling price (x 1000)WO102
-9 don't knowWO102

WO102

Have you received a gift from your parents (in law) or other relatives to help (co)finance the purchase or interior of your **second** residence?

- 1 yesWO103
2 no WO94

WO103

How much did you receive from your parents (in law) or other relatives to this purpose?

- amount WO94

WO94

Are there one or more mortgages on this second house?

Loans, e.g. from parents (in law), will be reported later.

- 1 yes ROUTING WO94
2 noEND
3 unknownEND

ROUTING WO94

if "NogSteedsTweedeWoning = yes" NIEUWEH2
 otherwise WO95

NIEUWEH2

Did you also take out a new mortgage?
 1 yes, I have taken out a new mortgage AANTALH2
 2 yes, I have taken out more than one new mortgage AANTALH2
 3 no, I have not taken out a new mortgage WO95

AANTALH2

How many new mortgages have you taken out then?..... WO95

WO95

How many mortgages are there on your **second** residence?
 number of mortgages HPO11 thru HPO15

The block mortgages here is identical to the block mortgages that appeared earlier in this documentation. Only, the variable names are different here. Below you will find a list of the variables and their descriptions. For the exact formulation of the questions, refer to the block mortgages that has been described earlier.

HPO11 thru HPO15	municipal mortgage guarantee second residence (s.r.)
HPO21 thru HPO25	financial institution s.r.
HYD1A6 thru HYD1A10	intermediary s.r.
*HYD1B6 thru HYD1B10	intermediary otherwise (string) s.r.
*HPO31 thru HPO35	financial institution (string) s.r.
HPO41 thru HPO45	sort of mortgage s.r.
*HPO51 thru HPO55	sort of mortgage (string) s.r.
HPO61 thru HPO65	year taken out mortgage s.r.
HP11 thru HP15	mortgage loan s.r.
HP21 thru HP25	remaining debt mortgage s.r.
HP31 thru HP35	interest rate mortgage s.r.
HP71 thru HP75	fixed interest rate s.r.
HP81 thru HP85	number of years fixed interest rate s.r.
HP91 thru HP95	last year when interest rate was fixed s.r.
HP41 thru HP45	term of mortgage s.r.
HP51 thru HP55	period pay mortgage expenses s.r.
HP61 thru HP65	total mortgage expenses s.r.
HYD6A6 thru HYD6A10	interest percentage s.r.
HYD6F6 thru HYD6F10	value savings or investments depot s.r.
HYD6G31 thru HYD6G60	invested means s.r.
hyd6g_6_dk thru hyd6g_10_dk	invested means s.r. I don't know
*HYD6H31 thru HYD6H60	invested means otherwise (string) s.r.
HYD6I31 thru HYD6I60	share invested means s.r.

END of questionnaire Accommodation and Mortgages

5. Questionnaire Health and Income

The next questions concern two topics: health and income over 2010.

5.1 Health

GEZ1

How tall are you?

Give your answer in centimetres.

number of centimetres GEZ2

GEZ2

How much do you weigh, without clothes and shoes?

Give your answer in whole kilos.

number of kilograms GEZ3

GEZ3

In general, would you say your health is:

1 excellent GEZ4

2 good GEZ4

3 fair GEZ4

4 not so good GEZ4

5 poor GEZ4

GEZ4

Compared to one year ago, would you say your health is better now or worse?

1 much better GEZ5

2 somewhat better GEZ5

3 about the same GEZ5

4 somewhat worse GEZ5

5 much worse GEZ5

GEZ5

Do you suffer from a long illness, disorder, or handicap; or do you suffer from the consequences of an accident?

1 yes GEZ6

2 no GEZ7

*GEZ6 (string)

Please give a short description GEZ7

GEZ7

Do you smoke cigarettes at all?

1 yes, I smoke every now and then GEZ9

2 yes, I smoke every day GEZ8

3 no GEZ9

GEZ8

About how many cigarettes do you smoke a day?

- 1 less than 20 cigarettes a day GEZ9
 2 at least 20 cigarettes a day GEZ9

GEZ9

On average, do you have more than four alcoholic drinks a day?

- 1 yes HUISA1 t/m HUISA3
 2 no HUISA1 t/m HUISA3

HUISA1 thru HUISA3

How many times did you contact your general practitioner about your own health in 2010?

- 1 contact by phone: x times ROUTING VARIABLE ZIEK
 2 visit to your general practitioner: x times ROUTING VARIABLE ZIEK
 3 visit of general practitioner to you ROUTING VARIABLE ZIEK

ROUTING VARIABLE ZIEK

- if BEZIG = 1 or BET = 1 ZIEK
 otherwise KANS0 thru KANS6a

ZIEK

Have you been absent from work because of illness in the year 2010?

- 1 yes HZIEK
 2 no (or not applicable) KANS0 thru KANS6a

HZIEK

How many days were you absent from work because of illness in the year 2010?
 number of days KANS0 thru KANS6a

The following 1 or 2 questions concern life-expectancy and are to be answered by respondents under the age of 90. KANS0 is presented to people aged 16 thru 55, KANS1a is presented to people aged 16 thru 65, KANS2a is presented to people aged 16 thru 70, KANS3a is presented to people aged 65 thru 75, KANS4a to people aged 70 thru 80, KANS5a to people aged 75 thru 85, and KANS6a to people aged 80 thru 90.

For all cases the following applies:

Please indicate your answer on a scale of 0 thru 10, where 0 means 'no chance at all' and 10 means 'absolutely certain'.

KANS0

How likely is it that you will attain (at least) the age of 65?
 chance IJ2

KANS1a

How likely is it that you will attain (at least) the age of 75?
 chance IJ2

KANS2a
How likely is it that you will attain (at least) the age of 80?
chanceIJ2

KANS3a
How likely is it that you will attain (at least) the age of 85?
chanceIJ2

KANS4a
How likely is it that you will attain (at least) the age of 90?
chanceIJ2

KANS5a
How likely is it that you will attain (at least) the age of 95?
chanceIJ2

KANS6a
How likely is it that you will attain (at least) the age of 100?
chanceIJ2

END of section about Health

5.2 Income

These were the questions on your health. We will now continue with questions on your income in the year 2010.

INCOME THROUGH WORK

IJ2

How many employers did you have in 2010?

This question concerns paid jobs on a contractual basis. Do **not** include self-employed work (or work in a free profession/free lance work) here. Being the director of a public/private limited company is employment on a contractual basis.

If you didn't have any employer in 2010, type 0 (zero).

number of employersIJ161 thru IJ163

The next questions were presented to the respondents a maximum of 3 times. The program operates as follows. First, the questions are asked. At that time, the answers are not yet stored in the data. Next, the respondents are shown an overview of their answers and they have the opportunity to correct their answers. The program also includes a number of checks. As soon as the respondents have completed everything and confirmed that it is correct, the data are stored.

IJ161 thru IJ163

What was your **total gross** income over the year 2010 according to the annual statement received from [**NAME EMPLOYER**]?

amountIJ241 thru IJ243

-9 don't know IJ16BR thru IJ16BR3

IJ16BR thru IJ16BR3

Could you then indicate in which category your **total gross income** falls over the year 2010 at [**NAME EMPLOYER**]?

1 up until 8.000 euroIJ241 thru IJ243

2 8.000 – 16.000 euroIJ241 thru IJ243

3 16.000 – 24.000 euroIJ241 thru IJ243

4 24.000 – 36.000 euroIJ241 thru IJ243

5 36.000 – 48.000 euroIJ241 thru IJ243

6 48.000 – 60.000 euroIJ241 thru IJ243

7 60.000 euro or moreIJ241 thru IJ243

-9 don't knowIJ181 thru IJ183

IJ181 thru IJ183

Could you then give the **net income** over 2010 which you received from [**NAME EMPLOYER**]?

amount:IJ241 thru IJ243

-9 don't knowIJ241 thru IJ243

IJ241 thru IJ243¹⁵

Which source did you use to fill in the data on your salary with [NAME EMPLOYER]?

1 written annual statement..... ROUTING VARIABLE J16A
 2 other written source..... ROUTING VARIABLE J16A
 3 no written source..... ROUTING VARIABLE J16A

ROUTING VARIABLE J16A

if IJ2 less than or equal to 3 IZ1
 if IJ2 more than 3..... J16A

J16A

With the previous question, you have mentioned the gross salaries that you received with your first three employers. How much was, in 2010, the total **gross salary** you received with your other employers?

-9 don't knowJ16ABRa
 amount..... IZ1

J16ABRa

Could you then indicate in which category your **total gross income** falls over the year 2010 for all other employers?

1 Up until 1.000 euro..... IZ1
 2 1.000-3.000 euro IZ1
 3 3.000-6.000 euro IZ1
 4 6.000-8.000 euro IZ1
 5 8.000-12.000 euro..... IZ1
 6 12.000-16.000 euro..... IZ1
 7 16.000-24.000 euro..... IZ1
 8 24.000-36.000 euro..... IZ1
 9 36.000-48.000 euro..... IZ1
 10 48.000-60.000 euro IZ1
 11 60.000 euro or more IZ1
 -9 don't know J16B

J16B

Do you know the **total net** amount that you received from your other employers in 2010?

-9 don't know IZ1
 amount..... IZ1

¹⁵ In 2011 this question, mistakenly, was only asked to IJ181 thru IJ183 = 9999999

INCOME SELF-EMPLOYED

The following questions concern your income as a self-employed over the year 2010.

IZ1

Were you (also) self-employed, or free profession/free lance in 2010?
Being the director of a public/private limited company is employment on a contractual basis.

- 1 yes IZ14
2 no ROUTING VARIABLE 4

IZ14

Do you know how much the fiscal profit (or loss) from your own business was over 2010?

By fiscal profit we mean the profits or income after deduction of costs (including, if any, income that your spouse/partner earns by working in the business), but before deduction for unsold stock, wealth-deduction, or paying income tax and premiums for social insurance policies.

- 1 yes IZ15
2 no IZ15

IZ15

[Is the fiscal profit over 2010 a credit or a deficit balance? / Will the fiscal profit over 2010 be a credit or deficit balance?]

- 1 credit IZ16
2 deficit..... IZ16

IZ16

[How much was the fiscal profit over 2010? / Please give an estimation of the fiscal profit over 2010.]

Do not include compulsory premiums for retirement pensions paid at the expense of profit.

If the amount is a deficit, there is **no** need to enter a minus.

- amount IZ18
-9 don't know IZ16BRa

IZ16BRa

Could you then indicate in which category (approx.) the **fiscal profit** falls over the year 2010?

If the amount is a deficit, please consider the following amounts as negative.

1 up until 1.000 euro	IZ18
2 1.000-3.000 euro	IZ18
3 3.000-6.000 euro	IZ18
4 6.000-8.000 euro	IZ18
5 8.000-12.000 euro.....	IZ18
6 12.000-16.000 euro.....	IZ18
7 16.000-24.000 euro.....	IZ18
8 24.000-36.000 euro.....	IZ18
9 36.000-48.000 euro.....	IZ18
10 48.000-60.000 euro	IZ18
11 60.000 euro or more	IZ18
-9 don't know	IZ18

IZ18

Was there, in 2010, a deduction due to work done by your spouse/partner in the business?

1 yes	IZ19
2 no	IZ24

IZ19

[How much was this deduction due to work done by your spouse/partner in 2010? / Please give an estimation of the expected deduction due to work done by your spouse/partner in 2010.]

amount	IZ24
-9 don't know	IZ24

*The following questions concern self-employed work in **the year 2009**.*

IZ24

Were you (also) self-employed (or practicing a free profession) in 2009?

1 yes	IZ37
2 no	ROUTING VARIABLE 4

IZ37

Was the fiscal profit over 2009 a credit or a deficit balance?

1 credit	IZ38
2 deficit.....	IZ38

IZ38

How much was the (estimated) fiscal profit over 2009?

Do not include compulsory premiums for retirement pensions paid at the expense of profit.

If the amount is a deficit, there is **no** need to enter a minus.

amount IZ40
-9 don't know IZ38BR

IZ38BR

Could you then indicate in which category your **fiscal profit** fell over the year 2009?

If the amount is a deficit, please consider the following amounts as negative.

1 up until 1.000 euro IZ40
2 1.000 – 3.000 euro IZ40
3 3.000 – 6.000 euro IZ40
4 6.000 – 12.000 euro IZ40
5 12.000 – 30.000 euro IZ40
6 30.000 – 60.000 euro IZ40
7 60.000 euro or more IZ40
-9 don't know IZ40

IZ40

Was there, in 2009, a deduction due to work done by your spouse/partner in the business?

1 yes IZ41
2 no ROUTING VARIABLE 4

IZ41

How much was this deduction due to work done by your spouse/partner in 2009?

amount ROUTING VARIABLE 4
-9 don't know ROUTING VARIABLE 4

ROUTING VARIABLE 4

if GEBJAAR < 1961 IP20 thru IP24
otherwise II20 thru II23

INCOME THROUGH PENSIONS

IP20 thru IP24

Which of the pension payments mentioned below did you receive in 2010?

Multiple answers are possible here.

- | | |
|--|----------------|
| 0 none of the above-mentioned..... | II20 thru II23 |
| 1 early retirement pension [VUT, FPU] | IP41 thru IP44 |
| 2 general old-age pension/social security payments [AOW] | INP27A |
| 3 other pensions | INP27A |
| 4 annuity | IP41 thru IP44 |

INP27A

Do you receive the general old-age pension payments/social security payments separately (paid out by the 'National Insurance Institute' [Sociale Verzekeringsbank]), or does the pension fund that you are associated with through your former employer pay out both the general old-age pension/social security payments and the pension payments (at the same time)?

- | | |
|--|----------------|
| 1 general old-age pension/social security payments are paid out separately by the [Sociale Verzekeringsbank] | IP41 thru IP44 |
| 2 both general old-age pension/social security payments and pension payments are paid out at the same time | IP41 thru IP44 |

The following questions concern the different sources of income. This series of questions was presented to the respondents a maximum of four times. Therefore, the variables receive the numbers 1 thru 4 (last number in the variable name). For questions IP4, IP7 and IP10 the following addition also applies: "If applicable please give the amount including the bonus received to compensate for having an income below the minimum. Please use digits only, no dots or comma's."

IP41 thru IP44

How much is the **gross sum** you received in 2010 through [SOURCE OF INCOME IP20 thru IP24] (preferably according to annual statement).

- | | |
|---------------------|---------------------|
| amount | II20 thru II23 |
| -9 don't know | IP4BRa thru IP4BRa4 |

IP4BRa thru IP4BRa4

Could you then indicate in which category the **gross sum** falls over the year 2010 for the [**SOURCE OF INCOME IP20 thru IP24**] mentioned?

- | | |
|------------------------------|----------------|
| 1 up until 1.000 euro | II20 t/m II23 |
| 2 1.000-3.000 euro | II20 t/m II23 |
| 3 3.000-6.000 euro | II20 t/m II23 |
| 4 6.000-8.000 euro | II20 t/m II23 |
| 5 8.000-12.000 euro..... | II20 t/m II23 |
| 6 12.000-16.000 euro..... | II20 t/m II23 |
| 7 16.000-24.000 euro..... | II20 t/m II23 |
| 8 24.000-36.000 euro..... | II20 t/m II23 |
| 9 36.000-48.000 euro..... | II20 t/m II23 |
| 10 48.000-60.000 euro | II20 t/m II23 |
| 11 60.000 euro or more | II20 t/m II23 |
| -9 don't know | IP71 t/m IP 74 |

IP71 thru IP74

Perhaps you know the **net sum** (approximately) you received in 2010 through [SOURCE OF INCOME].

amount II20
 -9 don't know II20

(SICKNESS) BENEFITS

II20 thru II23

Which of the benefit payments mentioned below did you receive in 2010?

Multiple answers are possible here.

0 none of the below-mentioned IS20 thru IS210
 1 Sickness Benefits Act II41 thru II43
 2 Short-term Unemployment Insurance Act [WW], or continuation of [WW]
 II41 thru II43
 3 reduced pay scheme II41 thru II43

The following questions concern the different sources of income through unemployment benefits mentioned by the respondent. This series of questions was presented to the respondents for each source.

II41 thru II43

How much was the **gross sum** you received in 2010 through [**BENEFIT MENTIONED BEFORE**] (preferably according to annual statement)?

amount IS20 thru IS210
 -9 don't know II4BR thru II4BR3

II4BR thru II4BR3

Could you then indicate in which category the **gross sum** falls over the year 2010 for the [**BENEFIT MENTIONED BEFORE**]?

1 up until 1.000 euro IS20 thru IS210
 2 1.000 – 3.000 euro IS20 thru IS210
 3 3.000 – 6.000 euro IS20 thru IS210
 4 6.000 – 12.000 euro IS20 thru IS210
 5 12.000 – 30.000 euro IS20 thru IS210
 6 30.000 – 60.000 euro IS20 thru IS210
 7 60.000 euro or more IS20 thru IS210
 -9 don't know II61 thru II63

II61 thru II63

Perhaps you know the **net sum** you received in 2010 through [**BENEFIT MENTIONED BEFORE**].

amount IS20 thru IS210
 -9 don't know IS20 thru IS210

SOCIAL SECURITY BENEFITS

EXPLANATION OF ABBREVIATIONS USED

ANW	= Benefit for persons whose partner or parents died
WAO/WIA	= Disability Insurance Act
WAZ	= General Disability Benefits Act
Wajong	= Long-term Unemployment Insurance Act
WWB	= Work and Social Assistance Act
Bbz	= Benefits for self-employed
WWIK	= Work and Income Artists Act
IOAW	= Benefits for elderly and partly disabled unemployed
IOAZ	= Benefits for elderly and partly disabled former self-employed

IS20 thru IS210

Which of the (social security) benefits mentioned below did you receive in 2010?

Multiple answers are possible here.

0 none of the below-mentioned	IO20 thru IO28
1 ANW	IS41 thru IS48
2 WAO/WIA	IS41 thru IS48
3 WAZ	IS41 thru IS48
4 Wajong	IS41 thru IS48
5 Invalidity pension	IS41 thru IS48
6 WWB.....	IS41 thru IS48
7 Bbz or WWIK	IS41 thru IS48
8 IOAW/IOAZ.....	IS41 thru IS48
9 Benefits for care support	IS4N thru IS4N2
10 Benefits for child support	IS4N thru IS4N2

The following questions concern the different sources of income through social security benefits mentioned by the respondent. This series of questions was presented to the respondents a maximum of eight times. Therefore the last number of the variable name indicates whether it concerns the first, second etc. time the series of questions was presented.

IS41 thru IS48

How much was the **gross sum** you received in 2010 through [**BENEFIT MENTIONED BEFORE**] (preferably according to annual statement)?

amount	IO20 thru IO28
-9 don't know	IS4BR thru IS4BR8

IS4BR thru IS4BR8

Could you then indicate in which category the **gross sum** falls over the year 2010 for the [**BENEFIT MENTIONED BEFORE**]?

1 up until 1.000 euro	IO20 thru IO28
2 1.000–3.000 euro	IO20 thru IO28
3 3.000–6.000 euro	IO20 thru IO28
4 6.000–12.000 euro	IO20 thru IO28
5 12.000–30.000 euro	IO20 thru IO28
6 30.000–60.000 euro	IO20 thru IO28
7 60.000 euro or more	IO20 thru IO28
-9 don't know.....	IS61 thru IS68

IS61 thru IS68

Perhaps you know the **net sum** you approximately received in 2010 through [**BENEFIT MENTIONED BEFORE**]?

amount IO20 thru IO28
 -9 don't know IO20 thru IO28

The following questions concern benefits for care support and benefits for child support through social security benefits. This series of questions was presented to the respondents a maximum of two times. Therefore the last number of the variable name indicates whether it concerns the first, second etc. time the series of questions was presented.

IS4N thru IS4N2

How much was the **net sum** you received in 2010 through [**benefits for care support / benefits for child support**] (preferably according to annual statement)?

amount IO20 thru IO28
 9 don't know IS4BRN thru IS4BRN2

IS4BRN thru IS4BRN2

Could you then indicate in which category the **net sum** falls over the year 2010 for [**the benefits for care support / benefits for child support**]?

1 up until 1.000 euro IO20 thru IO28
 2 1.000–3.000 euro IO20 thru IO28
 3 3.000–6.000 euro IO20 thru IO28
 4 6.000–12.000 euro IO20 thru IO28
 5 12.000–30.000 euro IO20 thru IO28
 6 30.000–60.000 euro IO20 thru IO28
 7 60.000 euro or more IO20 thru IO28
 -9 don't know IO20 thru IO28

OTHER INCOME

IO20 thru IO28, IO48A, IO48C

Which of the kinds of income mentioned below did you receive in 2010?

Multiple answers are possible here.

- 0 none of the below-mentioned IN25
- 1 real estate income (including letting of rooms) IO41 thru IO48, IO48B, IO48D
- 2 government contribution to home ownersIO41 thru IO48, IO48B, IO48D
- 3 scholarship or additional support for studies....IO41 thru IO48, IO48B, IO48D
- 4 interest-bearing loan (studies)IO41 thru IO48, IO48B, IO48D
- 5 alimony from former spouseIO41 thru IO48, IO48B, IO48D
- 6 alimony for your childrenIO41 thru IO48, IO48B, IO48D
- 7 parental support for studiesIO41 thru IO48, IO48B, IO48D
- 8 support from familyIO41 thru IO48, IO48B, IO48D
- IO48A income from dividends from shares, investment accounts, mutual funds or other securitiesIO41 thru IO48, IO48B, IO48D
- IO48C interest of savings, bonds, mortgage bonds, investment accounts or other securities..... IO41 thru IO48, IO48B, IO48D

To the answer categories with IO20 thru IO28 two categories have been added as of 2002:

- 1. income from dividends from shares, investment accounts, mutual funds or other securities*
- 2. interest of savings, bonds, mortgage bonds, investment accounts or other securities*

Prior to 2001 these categories were entered in separate questions. In order to link the data to previous waves it was decided to maintain the original variable names.

We would now like to ask you to give the total amount that you received in 2010 through the other sources of income you have indicated.

IO41 thru IO48, IO48B, IO48D

How much was, in 2010, the sum total that you received through [**SOURCE OF INCOME MENTIONED EARLIER**]?

- amount IN25
- 9 don't knowIO4BR thru IO4BR10

IO4BR thru IO4BR10

Could you then indicate in which category the sum falls over the year 2010 for the [**SOURCE OF INCOME MENTIONED BEFORE**]?

- 1 up until 1.000 euro IN25
- 2 1.000–3.000 euro IN25
- 3 3.000–6.000 euro IN25
- 4 6.000–12.000 euro IN25
- 5 12.000–30.000 euro IN25
- 6 30.000–60.000 euro IN25
- 7 60.000 euro or more IN25
- 9 don't know IN25

REMAINING QUESTIONS

IN25

Did you receive any inheritances and/or gifts in 2010?

- 1 yes IN26
 2 no IN11A

IN26

What was the sum of these inheritances and/or gifts that you have received in 2010 (before deduction of any taxes)?

- amount IN11A
 -9 don't know IN11A

IN11A

Did you, in 2010, have any other sources of income not mentioned before in this questionnaire?

- 1 yes IN12A
 2 no IN29A

IN12A

How much is the total gross sum of these sources of income in 2010, not yet mentioned before?

- gross sum IN14
 -9 don't know IN14

*IN14 (string)

What kind of income was this? IN29A

IN29A

Did you, in 2010, pay any interest on private loans, extended lines of credit, or other loans?

Note: Do **not** include any mortgage loan payments here.

- 1 yes IN29B
 2 no IN29

IN29B

How much was this interest that you paid on private loans, extended lines of credit, or other loans in 2010?

Note: Do **not** include any mortgage loan payments here.

- amount IN29
 -9 don't know IN29

IN29

Did you, in 2010, pay alimony to your former wife/husband?

Note: Do **not** include child support/alimony for children here.

1 yes IN30
 2 no IN32
 -7 not applicable IN32

IN30

How much, in total over 2010, was this alimony to your former wife/husband?

amount IN32
 -9 don't know IN32

IN32

Did you, in 2010, make any payments to/on behalf of your children?

1 yes IN33
 2 no IN35
 -7 not applicable IN35

IN33

How much, in total over 2010, was the amount of these payments to/on behalf of your children?

amount IN35
 -9 don't know IN35

IN35

Did you, in 2010, give parental support to your children being students and living away from home?

1 yes IN36
 2 no IN38

IN36

How much was this parental support in total over 2010?

amount IN38
 -9 don't know IN38

IN38

Did you, in 2010, apart from the parental support to your children being students and living away from home, (regularly) support any members of your family in any other way, or give money to your child(ren) living away from home, or to other people?

1 yes IN39
 2 no IN41A

IN39

How much was/were this support/these gifts in total over 2010?

amount IN41A
 -9 don't know IN41A

IN41A

What sort of medical insurance did you have on December 31, 2010?

- 1 no medical insurance IN45
- 2 different insurance compared to 2009 IN42
- 3 same insurance compared to 2009 IN42

IN42

Did you pay the premium on your medical insurance in 2010 per:

- 1 month HE070
- 2 quarter HE070
- 3 six months HE070
- 4 year HE070
- 5 I do not pay any premium HE067

HE070

How much was your premium in total per [PREVIOUSLY REPORTED PERIOD] on your medical insurance in 2010? Please count only the premium you paid yourself, and not the premium your partner paid. If you yourself paid premium for your partner and/or kind(s), this should be taken into account.

- amount HE067
- 9 don't know HE067

HE067

Is your medical insurance an individual or a collective contract (for example via employer or a union)?

- 1 individual HE068
- 2 collective HE068
- 9 don't know HE068

HE068

Did you have an additional medical insurance in 2010 (for dental care, alternative care etc.)?

- 1 yes HE069
- 2 no HE069
- 9 don't know HE069

HE069

In 2010 there was an own risk of 150 euro's. In addition, a voluntary own risk was possible. How much was the voluntary own risk for you in 2010 (so the top 150 euro's)?

- 1 0 euro ROUTING VARIABLE IN45
- 2 100 euro ROUTING VARIABLE IN45
- 3 200 euro ROUTING VARIABLE IN45
- 4 300 euro ROUTING VARIABLE IN45
- 5 400 euro ROUTING VARIABLE IN45
- 6 500 euro ROUTING VARIABLE IN45
- 9 don't know ROUTING VARIABLE IN45

ROUTING VARIABLE IN45

- if GEBJAAR < 1994 IN45
- otherwise IN16

IN45

Did you, in 2010, have a car that was provided by your employer?
It makes no difference for this question if you used the car for private purposes also.

- 1 yes IN46
2 no IN16
-7 not applicable (did not have employer) IN16

IN46

How much was the listed value of this car?

The listed value is the price when new in the year that the car was made. If you changed your car in 2010, take the listed value of the last car.

- amount IN48
-9 don't know IN48

IN48

For how many months in 2010 did you have this car provided by your employer?

If you changed your car in 2009, take the total number of months of all cars.

- number of months IN16

IN16

Did you fill in an income tax form for 2010?

- 1 yes IN18
2 no ROUTING VARIABLE IN49A

IN18

How much was your taxable income for 2010? We mean your joint income for your tax form.

- amount ROUTING VARIABLE IN49A
-9 don't know IN20

IN20

Can you give an **estimation** of your taxable income for 2010?

- 9 don't know IN22
1 less than € 2.500 ROUTING VARIABLE IN49A
2 between € 2.500 and € 5.000 ROUTING VARIABLE IN49A
3 between € 5.000 and € 10.000 ROUTING VARIABLE IN49A
4 between € 10.000 and € 15.000 ROUTING VARIABLE IN49A
5 between € 15.000 and € 20.000 ROUTING VARIABLE IN49A
6 between € 20.000 and € 30.000 ROUTING VARIABLE IN49A
7 between € 30.000 and € 40.000 ROUTING VARIABLE IN49A
8 between € 40.000 and € 50.000 ROUTING VARIABLE IN49A
9 between € 50.000 and € 75.000 ROUTING VARIABLE IN49A
10 more than € 75.000 ROUTING VARIABLE IN49A

IN22

It is unfortunate that you don't know your taxable income for 2010. Perhaps you know **about** how much your taxable income was for 2009?

amount ROUTING VARIABLE IN49A
 -9 don't know ROUTING VARIABLE IN49A

ROUTING VARIABLE IN49A

if head of household, partner or spouse IN49A
 otherwise PSY1

IN49A

What is the total net income **for your household** in 2010?

The total net income for your household is the net income of all household members combined. Net income means the income after deduction of taxes and social security benefits.

amount PSY1
 -9 don't know IN50

IN50

Please indicate about how much the **total net income** of your household was over the period 1 January 2010 through 31 December 2010.

1 less than € 8.000 PSY1
 2 between € 8.000 and € 9.500 PSY1
 3 between € 9.500 and € 11.000 PSY1
 4 between € 11.000 and € 13.000 PSY1
 5 between € 13.000 and € 16.000 PSY1
 6 between € 16.000 and € 20.000 PSY1
 7 between € 20.000 and € 26.000 PSY1
 8 between € 26.000 and € 38.000 PSY1
 9 between € 38.000 and € 50.000 PSY1
 10 between € 50.000 and € 75.000 PSY1
 11 more than € 75.000 PSY1

*The next question again concerns the **net income** of the household, that is, the net income of all household members taken together. Consider the current situation of your household when answering this question.*

*Which **net income** of the household would you, in your situation, find very bad, bad, insufficient, sufficient, good, very good? Please give a **year's income**.*

PSY1

VERY BAD if the yearly income would be about ... euros?
 amount PSY2

PSY2

BAD if the yearly income would be about:
 amount PSY3

PSY3
 INSUFFICIENT if the yearly income would be about:
 amount PSY4

PSY4
 SUFFICIENT if the yearly income would be about:
 amount PSY5

PSY5
 GOOD if the yearly income would be about:
 amount PSY6

PSY6
 VERY GOOD if the yearly income would be about:
 amountGEBEUR1 thru GEBEUR9

GEBEUR1 thru GEBEUR9
 As a consequence of what changes (listed below) do you expect the total net yearly income of your household to change in the **next 12 months**?

Multiple answers are possible here.

- 1 a member of the household who currently has a job, will stop working LAAG
- 2 a member of the household who is currently out of work, will start working LAAG
- 3 a member of the household will change jobs LAAG
- 4 a member of the household will get a promotion LAAG
- 5 social security (welfare) benefits (if any) that the household now receives will significantly go up LAAG
- 6 social security (welfare) benefits (if any) that the household now receives will significantly go down LAAG
- 7 other changes ANDVER
- 8 I don't expect any significant changes in the next 12 months LAAG
- 9 don't know LAAG

*ANDVER (string)
 What other change do you mean? LAAG

LAAG
 We would like to know a little bit more about what you expect will happen to the net income of your household in the next 12 months.

What do you expect to be the **lowest** total net yearly income your household may realize in the next 12 months? Please use digits only, no dots or comma's.
 amount HOOG

HOOG
 What do you expect to be the **highest** total net yearly income your household may realize in the next 12 months?
 amount ROUTING VARIABLE PRO1

ROUTING VARIABLE PRO1

If HOOG-LAAG > 5 PRO1
 otherwiseROUTING VARIABLE DNBBAAN

*Below, we will show you a number of amounts that could theoretically be the total net income of your household. Please indicate with each amount what you think is the probability (in percentages (or how many cases out of 100)) that the total net yearly income of your household will be **less** than this amount in the next 12 months.*

PRO1

What do you think is the probability (in percent) that the net yearly income of your household will be less than € [LAAG+((HOOG-LAAG)*2)/10] in the next 12 months?
 percentage PRO2

PRO2

What do you think is the probability (in percent) that the net yearly income of your household will be less than € [LAAG+((HOOG-LAAG)*4)/10] in the next 12 months?
 percentage PRO3

PRO3

What do you think is the probability (in percent) that the total net yearly income of your household will be less than € [LAAG+((HOOG-LAAG)*6)/10] in the next 12 months?
 percentage PRO4

PRO4

What do you think is the probability (in percent) that the total net yearly income of your household will be less than € [LAAG+((HOOG-LAAG)*8)/10] in the next 12 months?
 percentageROUTING VARIABLE DNBBAAN

ROUTING VARIABLE DNBBAAN

If BEZIG < 6 DNBBAAN
 otherwise LAAGPR

DNBBAAN

[If BEZIG < 4: What do you think is the probability that you lose your job in the next 12 months? / If BEZIG = 4 or BEZIG = 5: What do you think is the probability that you find a job in the next 12 months?]

You can fill in a number between 0 and 100.

0= you think there is no probability

100= you're sure that [If BEZIG < 4: you lose your job/ If BEZIG = 4 or BEZIG = 5: you find a job]

percentage LAAGPR

*Now you will see a number of possible amounts for the increase in prices. For each of these amounts could you please indicate what the chance is (in percentage points (or how many times out of 100)) that the increase in prices will be **less** than the amount indicated, in the next twelve months.*

LAAGPR

We now would like to learn what you expect will happen to **the prices** in the next twelve months.

What will be the **minimum** percentage prices could increase over the next twelve months, do you think? If you think prices will decrease, you can fill in a negative percentage by using a minus in front of the number.

Would you please round off the percentage to one decimal? For example 1.3 or -3.2.

percentageHOOGPR

HOOGPR

What is the **maximum** percentage prices will increase over the next twelve months, do you think?

Would you please round off the percentage to one decimal? For example 1.3 or -3.2.

percentagePR0

PR0

What is the most likely (consumer)prices increase over the next twelve months, do you think?

- 1 1% PR1a
- 2 2% PR1a
- 3 3% PR1a
- 4 4% PR1a
- 5 5% PR1a
- 6 6% PR1a
- 7 7% PR1a
- 8 8% PR1a
- 9 9% PR1a
- 10 10%..... PR1a

if pr0=1 or pr0=2				
Y1:='1'	Y2:='2'	Y3:='3'	Y4:='4'	
if pr0=a3				
Y1:='1'	Y2:='2'	Y3:='4'	Y4:='5'	
if pr0=a4				
Y1:='2'	Y2:='3'	Y3:='5'	Y4:='6'	
if pr0=a5				
Y1:='2'	Y2:='4'	Y3:='6'	Y4:='8'	
if pr0=a6				
Y1:='3'	Y2:='5'	Y3:='7'	Y4:='9'	
if pr0=a7				
Y1:='3'	Y2:='6'	Y3:='8'	Y4:='11'	
if pr0=a8				
Y1:='4'	Y2:='7'	Y3:='9'	Y4:='12'	
if pr0=a9				
Y1:='5'	Y2:='8'	Y3:='10'	Y4:='13'	
if pr0=a10				
Y1:='5'	Y2:='8'	Y3:='12'	Y4:='15'	

PR1a

Of course it is difficult to predict on forehand how much (consumer)prices will increase.

Therefore we would like to ask you how sure you are about your prediction.

How likely do you think that it is that the increase (in percent) in prices in the next twelve months will be less than [Y1]%?

percentage PR2a

PR2a

How likely do you think that it is that the increase (in percent) in prices in the next twelve months will be less than [Y2]%?

percentage PR3a

PR3a

How likely do you think that it is that the increase (in percent) in prices in the next twelve months will be more than [Y3]%?

percentage PR4a

PR4a

How likely do you think that it is that the increase (in percent) in prices in the next twelve months will be more than [Y4]%?

percentage END

END of questionnaire Health and Income

6. Questionnaire Assets and Liabilities

6.1 Assets

This part of the questionnaire concerns assets and liabilities. The following questions concern your own ASSETS.

The following questions will also be presented to other household members aged 16 years or over. To prevent double reporting, JOINT assets should be mentioned by one member of the household only. The member of the household who is responsible for paying bills etc. has been selected to report not only personal assets but also joint assets of the household.

If you are not entirely sure what a certain term means, you can click on the term if it is given in blue and is underlined. You will then receive additional information about this term. (*Some of this extra information is given in this documentation in between questions.*)

Note: the exact routing in the questionnaire sometimes deviates from the routing indicated below. All questions on assets are asked first in the questionnaire, followed by more detailed questions on a particular component. However, here the detailed questions on a particular component are given right after the main question, to make it more survey able.

BZR1 Were you, in 2010, employed on a contractual basis by the government, by a foundation or cooperation, by a public or a private limited company, or were you self-employed, practicing a free profession, or working free lance?

If you have more than one job, please mention the one you spent the most time on.

- 1 yes, employed by the government (national, provincial, municipal),.....BZ01
- 2 yes, employed by a foundation or cooperation (non-profit)BZ01
- 3 yes, employed by a public limited companyBZ01
- 4 yes, employed by a private limited company BZR1A
- 5 yes, employed by a cooperation or another kind of businessBZ01
- 6 yes, participating in a partnership [maatschap/vennootschap onder firma]BZ01
- 7 yes, self-employed or free lanceBZ01
- 8 no (declared unfit for work, unemployed, (early) retired, student, housewife without other occupation).....BZ01

BZR1A

Were you, on 31 December 2010, director - main shareholder of a private limited company?

- 1 yesBZ01
- 2 noBZ01

CHECKING ACCOUNTS are private accounts with bank or giro to which, for example, your salary or benefits-payment is transferred, and from which you can make payments. CHECKING ACCOUNTS are sometimes called: giro bank accounts, salary accounts, or private accounts. If you have a checking account that you mainly use for saving, please consider this account to be a SAVINGS ACCOUNT. Savings accounts will be reported later, so do not include them here.

BZ1 Did you, on 31 December 2010, have one or more CHECKING ACCOUNTS? Do NOT include checking accounts that you also use for making payments and/or to receive income for your own business here.

0 no BDR2
1 yes BET2

BET2 How many CHECKING ACCOUNTS did you have on 31 December 2010?

answer > 5: BET3
answer < 6: BET91

BET3 Did you (in total) have a credit or a deficit balance on your checking accounts on 31 December 2010?

1 credit..... BET4
2 deficit BET4

BET4 What was the total balance of your CHECKING ACCOUNTS on 31 December 2010? Type -99 if you don't know the answer. If the balance is a deficit, just enter the amount without a minus.

amount BET91
-9 don't know BET5

BET5 Into which of the categories mentioned below does the total balance (either a credit or a deficit) of your checking accounts go as per 31 December 2010?

1 less than 50 Euro..... BET91
2 between 50 Euro and 250 Euro BET91
3 between 250 Euro and 500 Euro..... BET91
4 between 500 Euro and 750 Euro..... BET91
5 between 750 Euro and 1.000 Euro BET91
6 between 1.000 Euro and 2.500 Euro BET91
7 between 2.500 Euro and 5.000 Euro BET91
8 between 5.000 Euro and 7.500 Euro BET91
9 between 7.500 Euro and 10.000 Euro BET91
10 between 10.000 Euro and 11.500 Euro BET91
11 between 11.500 Euro and 14.000 Euro BET91
12 between 14.000 Euro and 17.000 Euro BET91
13 between 17.000 Euro and 20.000 Euro BET91
14 between 20.000 Euro and 25.000 Euro BET91
15 25.000 Euro or more BET91
-9 don't know BET91

The following questions are repeated for a maximum of five CHECKING ACCOUNTS. When answering these questions, the respondent should keep in mind the five most important CHECKING ACCOUNTS.

The questions below are repeated a maximum of five times; the last number in the variable name indicates which checking account the question concerns.

*Note: the exact routing in the questionnaire deviates from the routing given here. **This applies for all components.** First of all detailed questions on a maximum of five accounts, investments etc. are asked. Then follow questions on the total balance (if respondent has more than the maximum of five accounts). BET3 thru BET5 are asked after the next questions, this applies for the checking accounts in particular.*

BET91 thru BET95

Who is the account holder of your [1st thru 5th] CHECKING ACCOUNT?

- 1 the account is registered in my own name..... BET111
- 2 the account is registered in my partner's/spouse's name BET111
- 3 the account is registered jointly in my own name and someone else's name
(e.g. partner/spouse)..... BET111
- 4 the account is registered in (one of) my parents' name BET111
- 5 other BET101

BET101 thru BET105 (string)

So who is the account holder of your [1st thru 5th] CHECKING ACCOUNT? Type -99 if you don't know the answer.

any answer..... BET111

BET111 thru BET115

With which bank or financial institution is your [1st thru 5th] CHECKING ACCOUNT registered?

- 1 ABN AMRO..... BET131
- 2 Rabobank BET131
- 3 ING Bank..... BET131
- 4 SNS Bank BET131
- 5 other..... BET121

BET121 thru BET125 (string)

So with which bank or financial institution is your [1st thru 5th] CHECKING ACCOUNT registered? Type -99 if you don't know the answer.

any answer..... BET131

BET131 thru BET135

Did you, on 31 December 2010, have a credit or a deficit balance on your [1st thru 5th] CHECKING ACCOUNT?

- 1 credit..... BET141
- 2 deficit BET141

BET141 thru BET145

What was the balance of your [1st thru 5th] CHECKING ACCOUNT on 31 December 2010? If the balance is a deficit, just enter the amount without a minus. Type -99 if you don't know the answer.

-9 don't know BET151
 any answer.....
 if employed (BZR1=1,2,3,4 or 5) BDR2
 otherwise (BZR1=6,7 or 8).....BZ03

BET151 thru BET155

Into which of the categories mentioned below does the balance (either a credit or a deficit) go as per 31 December 2010?

1 less than 50 Euro.....
 2 between 50 Euro and 250 Euro
 3 between 250 Euro and 500 Euro.....
 4 between 500 Euro and 750 Euro.....
 5 between 750 Euro and 1.000 Euro
 6 between 1.000 Euro and 2.500 Euro
 7 between 2.500 Euro and 5.000 Euro
 8 between 5.000 Euro and 7.500 Euro
 9 between 7.500 Euro and 10.000 Euro
 10 between 10.000 Euro and 11.500 Euro
 11 between 11.500 Euro and 14.000 Euro
 12 between 14.000 Euro and 17.000 Euro
 13 between 17.000 Euro and 20.000 Euro
 14 between 20.000 Euro and 25.000 Euro
 15 25.000 Euro or more
 -9 don't know
 if employed (BZR1=1, 2, 3, 4 or 5) BDR2
 otherwise (BZR1=6, 7 or 8).....BZ03

The following questions concern employer-sponsored savings plans.

The SAVE-AS-YOU-EARN DEDUCTION ARRANGEMENT is a kind of employer-sponsored savings plan through which a certain amount of the gross salary is deposited onto a separate savings account. Under certain conditions, the so-saved sum is not subject to income tax and no premiums for social insurance policies have to be paid on it. For each year, a maximum amount (613 Euro) can be saved in this (tax-free) way. Also, no money may be withdrawn from this particular savings account for a period of four years. There are a number of exceptions to this rule. The money saved through the save-as-you-earn deduction arrangement may for example be used to pay for the premiums for an annuity or for other life-insurance policies.

If an employee participates in a save-as-you-earn deduction arrangement and saves up to a maximum of 613 Euro, the regular tax and premium levy applies in case of an arrangement to share in the company's profit. If one saves less than 613 Euro, the difference can be paid to the employee free of tax in the framework of the arrangement TO SHARE IN THE COMPANY'S PROFIT or can be deposited on a frozen save-as-you-earn deduction arrangement account.

In an arrangement TO SHARE IN THE COMPANY'S PROFIT extra salary is granted to employees. The amount depends on the profits of the employer. If this extra income is deposited onto a separate savings account for at least four years and does not exceed 613 Euro per year, the so-saved sum is (like in the save-as-you-earn deduction arrangement) not subject to income tax and no premiums for social insurance policies have to be paid for it.

Through the SHARES-OPTION ARRANGEMENT the employer grants the employed the right to buy (option) shares of his own company. The employer may grant the employed an annual benefit with a maximum of twice the amount that remains after save-as-you-earn deduction and share in the company's profit arrangements have been subtracted from 613 Euro.

BZ02

Did your employer, in 2010, offer you the opportunity to participate in a save-as-you-earn deduction arrangement, an arrangement to share in the company's profit or a shares-option arrangement? Please also answer this question with 'yes' if you have been offered the opportunity, but have decided not to use it.

0 noBDR11
1 yes BDR3

BDR3 Did you participate in a save-as-you-earn deduction arrangement, an arrangement to share in the company's profit or a shares-option arrangement in 2010?

1 yes BDR50
2 no BDR9

By taking out ANNUITY INSURANCE the insured is entitled to periodic payments, the so-called annuity. The ANNUITY is paid out periodically (for example annually) as of a certain date until the time of death of the insured. PENSION INSURANCE is a specific type of annuity insurance. SINGLE-PREMIUM INSURANCE is also a specific type of annuity insurance, which involves (as the name indicates) a one-time premium. Other types of annuity insurance involve periodical (for example annual) premium payments. Under certain conditions, these premium payments are income tax deductible.

ENDOWMENT INSURANCE is a kind of life-insurance that pays out a lump sum (so, this is not an annuity) to the insured at the maturity of the insurance (or, in some cases, at the time of death of the insured, whichever comes first). The premium payments cannot be deducted from the taxable income, but the lump sum payment is under certain conditions tax free. The life-insurance which is connected to an improved traditional life-insurance mortgage is an example of an endowment insurance. With certain kinds of endowment insurance policies, the insured can decide upon the way his premium payments will be invested (for example in deposits, shares, or bonds). Sometimes one speaks of 'insured saving'.

BDR50 thru BDR54

[if employed by the government, a non-profit foundation or cooperation (BZR1=1 or BZR1=2)]

Did you, in 2010, use the money that you had saved in your save-as-you-earn deduction account to purchase a house, to buy stocks (shares, bonds), or to pay the premium of an annuity insurance policy or endowment insurance policy?

[if employed by public or a private limited company (BZR1=3 of BZR1=4)]

Did you, in 2010, use the money that you had saved in your save-as-you-earn deduction account and/or your share in the company's profit account and/or your shares-option account to purchase a house, to buy stocks (shares, bonds), or to pay the premium of an annuity insurance policy or endowment insurance policy?

[if employed by a cooperation or another kind of business (BZR1=5)]

Did you, in 2010, use the money that you had saved in your save-as-you-earn deduction account and/or your share in the company's profit account to purchase a house, to buy stocks (shares, bonds), or to pay the premium of an annuity insurance policy or endowment insurance policy?

More than 1 answer is possible here.

0 no	BDR6
1 purchase a house	BDR6
2 stocks (shares, bonds)	BDR6
3 annuity insurance	BDR6
4 endowment insurance	BDR6

BDR6 [if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)]

Since when (which year) do you participate in the save-as-you-earn deduction arrangement?

[if employed by public or a private limited company (BZR1=3 of BZR1=4)]

Since when (which year) do you participate in the save-as-you-earn deduction arrangement, or the arrangement to share in the company's profit, or the shares-option arrangement?

[if employed by a cooperation or another kind of business (BZR1=5)]

Since when (which year) do you participate in the save-as-you-earn deduction arrangement or the arrangement to share in the company's profit?

year..... BDR7

-9 don't know BDR7

BDR7 [if employed by the government, a not-for-profit foundation or cooperation (BZR1=1 of BZR1=2)]

What was the balance on your save-as-you-earn deduction account on 31 December 2010? Type -99 if you don't know the answer.

[if employed by a cooperation or another kind of business (BZR1=5)]

What was the total balance on your save-as-you-earn deduction account and/or your account to share in the company's profit on 31 December 2010? Type -99 if you don't know the answer.

[if employed by public or a private limited company (BZR1=3 of BZR1=4)]

What was the total balance on your save-as-you-earn deduction account and/or your account to share in the company's profit on 31 December 2010? If you participate in the shares-option arrangement, please also include the value of the stock options. Type -99 if you don't know the answer.

amount BDR9

-9 don't know BDR8

BDR8 Into which of the categories mentioned below did the (total) balance go?

1 less than 50 Euro..... BDR9

2 between 50 Euro and 250 Euro BDR9

3 between 250 Euro and 500 Euro..... BDR9

4 between 500 Euro and 750 Euro..... BDR9

5 between 750 Euro and 1.000 Euro BDR9

6 between 1.000 Euro and 2.500 Euro BDR9

7 between 2.500 Euro and 5.000 Euro BDR9

8 between 5.000 Euro and 7.500 Euro BDR9

9 between 7.500 Euro and 10.000 Euro BDR9

10 between 10.000 Euro and 11.500 Euro BDR9

11 between 11.500 Euro and 14.000 Euro BDR9

12 between 14.000 Euro and 17.000 Euro BDR9

13 between 17.000 Euro and 20.000 Euro BDR9

14 between 20.000 Euro and 25.000 Euro BDR9

15 25.000 Euro or more BDR9

-9 don't know BDR9

With premium savings schemes part of the NET SALARY of the employed is withheld and saved. The employer stimulates this by adding a premium (a bonus) to the so-called sum. The premium granted by the employer may vary between 0% and 100% of the sum saved by the employed. This premium granted by the employer is tax free and no social insurance premiums have to be paid on it provided that the total sum saved is frozen for four years and provided that the premium granted by the employer does not exceed a certain maximum per year (€ 526 in 2002).

BDR9 Did you, on 31 December 2010, have money in your PREMIUM SAVINGS ACCOUNT?
 1 yes BDR16
 2 noBDRL1

BDR16 What was the balance on your premium savings account on 31 December 2010?
 Express the amount to the nearest Euro. Type -99 if you don't know the answer.
 amountBDRL1
 -9 don't know BDR17

BDR17 Into which of the categories mentioned below did the balance go?
 1 less than 50 Euro.....BDRL1
 2 between 50 Euro and 250 EuroBDRL1
 3 between 250 Euro and 500 Euro.....BDRL1
 4 between 500 Euro and 750 Euro.....BDRL1
 5 between 750 Euro and 1.000 EuroBDRL1
 6 between 1.000 Euro and 2.500 EuroBDRL1
 7 between 2.500 Euro and 5.000 EuroBDRL1
 8 between 5.000 Euro and 7.500 EuroBDRL1
 9 between 7.500 Euro and 10.000 EuroBDRL1
 10 between 10.000 Euro and 11.500 EuroBDRL1
 11 between 11.500 Euro and 14.000 EuroBDRL1
 12 between 14.000 Euro and 17.000 EuroBDRL1
 13 between 17.000 Euro and 20.000 EuroBDRL1
 14 between 20.000 Euro and 25.000 EuroBDRL1
 15 25.000 Euro or moreBDRL1
 -9 don't knowBDRL1

BDRL1 Did you put part of your salary into a Life Course Savings account in 2010?
 1 YesBDRL2
 2 NoBZ03
 3 I was not eligible to use the Life Course Savings Scheme.BZ03

BDRL2 Since what year did you put part of your salary into a Life Course Savings account?
 year.....BDRL3
 -9 don't knowBDRL3

BDRL3 How much of your gross salary did you put into the Life Course Savings account on 31 December 2010? If your employer contributed any additional amount to your savings account, please include this in the total. Type -99 if you don't know the answer. Express the amount to the nearest Euro.

All answersBDRL5a
 -9 don't knowBDRL4

BDRL4 Into which of the categories mentioned below fell the amount you put into the Life Course Savings account on 31 December 2010? If your employer contributed any additional amount to your savings account, please include this in the total.

1 less than 50 Euro.....BDRL5a
 2 between 50 Euro and 250 EuroBDRL5a
 3 between 250 Euro and 500 Euro.....BDRL5a
 4 between 500 Euro and 750 Euro.....BDRL5a
 5 between 750 Euro and 1.000 EuroBDRL5a
 6 between 1.000 Euro and 2.500 EuroBDRL5a
 7 between 2.500 Euro and 5.000 EuroBDRL5a
 8 between 5.000 Euro and 7.500 EuroBDRL5a
 9 between 7.500 Euro and 10.000 EuroBDRL5a
 10 between 10.000 Euro and 11.500 EuroBDRL5a
 11 between 11.500 Euro and 14.000 EuroBDRL5a
 12 between 14.000 Euro and 17.000 EuroBDRL5a
 13 between 17.000 Euro and 20.000 EuroBDRL5a
 14 between 20.000 Euro and 25.000 EuroBDRL5a
 15 25.000 Euro or moreBDRL5a
 -9 don't knowBDRL5a

BDRL5a

In what way are you saving in your Life Course Savings account?

1 savings account.....BDRL6a
 2 stocksBDRL6a
 3 mutual funds.....BDRL6a
 4 other.....BDRL5and
 -9 don't knowBDRL6a

BDRL5and

In what other way are you saving?BDRL6a

BDRL6a

Do you take part in a collective arrangement offered by your employer?

1 YesBDRL7a
 2 NoBDRL7a
 -9 don't knowBDRL7a

BDRL7a

We are also interested in the division between employer contribution and employee division.

What percentage does the employer contribute to the total amount on your Life Course Savings account? That is: what part (in percentage) is paid by the employer, in addition to the normal salary. 0 means your employer does not contribute to the total amount and 100 means that your employer contributed the total amount on your Life Course Savings account. Type -99 if you don't know the answer.

all answersBDRL5
-9 don't knowBDRL5

BDRL5 Did you already take leave from your Life Course Savings Scheme?

1 YesBDRL6
2 NoBDRL9

BDRL6 For what purpose did you use your Life Course Savings Scheme?

1 early retirementBDRL7
2 reduction of working hours per week before retirementBDRL7
3 parental leaveBDRL7
4 other care leave for your childrenBDRL7
5 care leave for other relatives.....BDRL7
6 care leave for non-relativesBDRL7
7 skills trainingBDRL7
8 travelBDRL7
9 volunteer workBDRL7
10 pursue self employmentBDRL7
11 pursue a creative activity (such as painting, sculpture, writing, music, crafts, cooking, etc.).....BDRL7
12 pursue a sporting interestBDRL7
13 to prevent burnout.....BDRL7
14 to relax.....BDRL7
15 rainy dayBDRL7
16 other.....BDRL7
-9 don't know/no plansBDRL7

BDRL7 How much time did you take leave? Please give your answer in hoursBDRL8

BDRL8 What amount is taken for the leave last year?BZ03

BDRL9

For what purpose do you think you will use the Life Course Scheme to take time off work?

Please select one, being the reason you are most likely to use the scheme.

- | | |
|---|--------|
| 1 early retirement | BDRL10 |
| 2 reduction of working hours per week before retirement | BDRL10 |
| 3 parental leave | BDRL10 |
| 4 other care leave for your children | BDRL10 |
| 5 care leave for other relatives..... | BDRL10 |
| 6 care leave for non-relatives | BDRL10 |
| 7 skills training | BDRL10 |
| 8 travel | BDRL10 |
| 9 volunteer work | BDRL10 |
| 10 pursue self employment | BDRL10 |
| 11 pursue a creative activity (such as painting, sculpture, writing, music, crafts, cooking, etc.)..... | BDRL10 |
| 12 pursue a sporting interest..... | BDRL10 |
| 13 to prevent burnout..... | BDRL10 |
| 14 to relax..... | BDRL10 |
| 15 rainy day | BDRL10 |
| 16 other..... | BDRL10 |
| -9 don't know/no plans | BDRL10 |

BDRL10

When you use the scheme to take time off work, ideally how long would you like to use it for?

- | | |
|------------------------------|--------|
| 1 1-3 months..... | BDRL11 |
| 2 4-6 months..... | BDRL11 |
| 3 7-12 months..... | BDRL11 |
| 4 13-24 months | BDRL11 |
| 5 25-36 months | BDRL11 |
| 6 more than 36 months..... | BDRL11 |
| -9 don't know/no plans | BDRL11 |

BDRL11

When do you think you will take time off work using the Life Course Savings Scheme?

- | | |
|-------------------------------------|------|
| 1 in the next couple of months..... | BZ03 |
| 2 in the next year..... | BZ03 |
| 3 in the next 2 to 5 years | BZ03 |
| 4 in the next 5 to 10 years | BZ03 |
| 5 more than 10 years from now | BZ03 |
| -9 don't know/no plans | BZ03 |

A SAVINGS ACCOUNT gives interest as of the day you put money into this account. On a DEPOSIT ACCOUNT money is put for a certain duration. The interest received depends on the current interest rate on the financial markets. This interest rate holds for the whole period of duration. Internet savings accounts are also taken into account.

BZ03 Did you, on 31 December 2010, have one or more SAVINGS OR DEPOSIT ACCOUNTS?

0 noBZ04
1 yesSPA2

SPA2 How many of these SAVINGS OR DEPOSIT ACCOUNTS did you have on 31 December 2010?

answer > 7.....SPA3
answer < 8.....SPA71

SPA3 What was the total balance of your SAVINGS OR DEPOSIT ACCOUNTS on 31 December 2010? Type -99 if you don't know the answer.

amount.....SPA71
-9 don't knowSPA4

SPA4 Into which of the categories mentioned below did the total balance of your savings go?

1 less than 50 Euro.....SPA71
2 between 50 Euro and 250 EuroSPA71
3 between 250 Euro and 500 Euro.....SPA71
4 between 500 Euro and 750 Euro.....SPA71
5 between 750 Euro and 1.000 EuroSPA71
6 between 1.000 Euro and 2.500 EuroSPA71
7 between 2.500 Euro and 5.000 EuroSPA71
8 between 5.000 Euro and 7.500 EuroSPA71
9 between 7.500 Euro and 10.000 EuroSPA71
10 between 10.000 Euro and 11.500 Euro.....SPA71
11 between 11.500 Euro and 14.000 Euro.....SPA71
12 between 14.000 Euro and 17.000 Euro.....SPA71
13 between 17.000 Euro and 20.000 Euro.....SPA71
14 between 20.000 Euro and 25.000 Euro.....SPA71
15 25.000 Euro or moreSPA71
-9 don't knowSPA71

The following questions are repeated for a maximum of seven savings or deposit accounts. When answering these questions, the respondent should keep in mind the seven most important SAVINGS or DEPOSIT ACCOUNTS.

The questions below are repeated a maximum of seven times; the last number in the variable name indicates which account the question concerns.

SPA71 thru SPA77

Who is the account holder of your [1st thru 7th] account?

- 1 the account is registered in my own name SPA91
- 2 the account is registered in my partner's/spouse's name SPA91
- 3 the account is registered jointly in my own name and someone else's name
(e.g. partner/spouse)..... SPA91
- 4 the account is registered in (one of) my parents' name SPA91
- 5 other SPA81

SPA81 thru SPA87 (string)

Who is the account holder of your [1st thru 7th] account? Type -99 if you don't know the answer.

- any answer..... SPA91

SPA91 thru SPA97

With which bank or financial institution is your [1st thru 7th] account registered?

- 1 ABN AMRO SPA121
- 2 Rabobank..... SPA121
- 3 ING Bank SPA121
- 4 SNS Bank..... SPA121
- 5 other SPA101

SPA101 thru SPA107 (string)

With which bank or financial institution is your [1st thru 7th] account registered? Type -99 if you don't know the answer.

- any answer..... SPA121

SPA111 thru SPA117 (string)

Can you describe what kind of account it is (e.g. a 'GroeiGemak Spaarrekening', a 'Bonus Spaarrekening' with ABN AMRO, a 'Toprekening' or a 'Profijtrekening' with the ING, or a 'Rabo Rendement Rekening')? Type -99 if you don't know the answer.

- any answer..... SPA131

SPA131 thru SPA137

What was the balance of your [1st thru 7th] account on 31 December 2010? Type -99 if you don't know the answer.

- amount:BZ04
- 9 don't know SPA141

SPA141 thru SPA147

Into which of the categories mentioned below did the balance of your account go on 31 December 2010?

1 less than 50 Euro.....	BZ04
2 between 50 Euro and 250 Euro	BZ04
3 between 250 Euro and 500 Euro.....	BZ04
4 between 500 Euro and 750 Euro.....	BZ04
5 between 750 Euro and 1.000 Euro	BZ04
6 between 1.000 Euro and 2.500 Euro	BZ04
7 between 2.500 Euro and 5.000 Euro	BZ04
8 between 5.000 Euro and 7.500 Euro	BZ04
9 between 7.500 Euro and 10.000 Euro	BZ04
10 between 10.000 Euro and 11.500 Euro.....	BZ04
11 between 11.500 Euro and 14.000 Euro.....	BZ04
12 between 14.000 Euro and 17.000 Euro.....	BZ04
13 between 17.000 Euro and 20.000 Euro.....	BZ04
14 between 20.000 Euro and 25.000 Euro.....	BZ04
15 25.000 Euro or more	BZ04
-9 don't know	BZ04

A DEPOSIT BOOK is a little book in which your savings (with a savings bank) and the interest on those savings are recorded.

BZ04 Did you, on 31 December 2010, have one or more DEPOSIT BOOKS? Do not include any savings or deposit accounts.

0 no	BZ06
1 yes	BOE2

BOE2 How many of these DEPOSIT BOOKS did you have on 31 December 2010?

answer >3.....	BOE3
answer <4.....	BOE51

BOE3 What was the total balance of your DEPOSIT BOOK(S) on 31 December 2010? Type -99 if you don't know the answer.

amount	BOE51
-9 don't know	BOE4

BOE4 Into which of the categories mentioned below did the balance of your savings go?

1 less than 50 Euro.....	BOE51
2 between 50 Euro and 250 Euro	BOE51
3 between 250 Euro and 500 Euro.....	BOE51
4 between 500 Euro and 750 Euro.....	BOE51
5 between 750 Euro and 1.000 Euro	BOE51
6 between 1.000 Euro and 2.500 Euro	BOE51
7 between 2.500 Euro and 5.000 Euro	BOE51
8 between 5.000 Euro and 7.500 Euro	BOE51
9 between 7.500 Euro and 10.000 Euro	BOE51
10 between 10.000 Euro and 11.500 Euro	BOE51
11 between 11.500 Euro and 14.000 Euro	BOE51
12 between 14.000 Euro and 17.000 Euro	BOE51
13 between 17.000 Euro and 20.000 Euro	BOE51
14 between 20.000 Euro and 25.000 Euro	BOE51
15 25.000 Euro or more	BOE51
-9 don't know	BOE51

The following questions are repeated for a maximum of three DEPOSIT BOOKS. When answering these questions, the respondent should keep in mind the three MOST IMPORTANT DEPOSIT BOOKS.

The questions below are repeated a maximum of three times; the last number in the variable name indicates which deposit book the question concerns.

BOE51 thru BOE53

Who is the holder of your [1st thru 3rd] deposit book?

- | | |
|--|-------|
| 1 the deposit book is registered in my own name..... | BOE71 |
| 2 the deposit book is registered in my partner's/spouse's name..... | BOE71 |
| 3 the deposit book is registered jointly in my own name and someone else's name
(e.g. partner/spouse) | BOE71 |
| 4 the deposit book is registered in (one of) my parents' name..... | BOE71 |
| 5 other | BOE61 |

BOE61 thru BOE63 (string)

Who is the holder of your [1st thru 3rd] deposit book? Type -99 if you don't know the answer.

- | | |
|-----------------|-------|
| any answer..... | BOE71 |
|-----------------|-------|

BOE71 thru BOE73

With which bank or financial institution is your [1st thru 3rd] deposit book registered?

- | | |
|------------------|-------|
| 1 ABN AMRO..... | BOE91 |
| 2 Rabobank | BOE91 |
| 3 ING Bank..... | BOE91 |
| 4 SNS Bank | BOE91 |
| 5 other | BOE81 |

BOE81 thru BOE83 (string)

With which bank or financial institution is your [1st thru 3rd] deposit book registered? Type -99 if you don't know the answer.

- | | |
|-----------------|-------|
| any answer..... | BOE91 |
|-----------------|-------|

BOE91 thru BOE93

What was the balance of your [1st thru 3rd] deposit book on 31 December 2010?
Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amountBZ06
-9 don't knowBOE101

BOE101 thru BOE103

Into which of the categories mentioned below did the balance of your savings go
on 31 December 2010?

1 less than 50 Euro.....BZ06
2 between 50 Euro and 250 EuroBZ06
3 between 250 Euro and 500 Euro.....BZ06
4 between 500 Euro and 750 Euro.....BZ06
5 between 750 Euro and 1.000 EuroBZ06
6 between 1.000 Euro and 2.500 EuroBZ06
7 between 2.500 Euro and 5.000 EuroBZ06
8 between 5.000 Euro and 7.500 EuroBZ06
9 between 7.500 Euro and 10.000 EuroBZ06
10 between 10.000 Euro and 11.500 EuroBZ06
11 between 11.500 Euro and 14.000 EuroBZ06
12 between 14.000 Euro and 17.000 EuroBZ06
13 between 17.000 Euro and 20.000 EuroBZ06
14 between 20.000 Euro and 25.000 EuroBZ06
15 25.000 Euro or moreBZ06
-9 don't knowBZ06

SAVINGS CERTIFICATES are securities with a set date and a set sum of repayment.
The interest is usually not paid annually, but in one single payment, included in the
sum of repayment.

BZ06 Did you, on 31 December 2010, have one or more SAVINGS CERTIFICATES?

0 noBZ07
1 yesBR12

BRI2 How many SAVINGS CERTIFICATES did you have on 31 December 2010?

answer > 5..... BRI3
answer < 6..... BRI6

BRI3 How much in total did you pay for the SAVINGS CERTIFICATES that you had on 31
December 2010? Express the amount to the nearest Euro. Type -99 if you don't
know the answer.

amount BRI5
-9 don't know BRI4

BRI4 Into which of the categories mentioned below did the total sum that you paid for your savings certificates go?

- 1 less than 500 Euro BRI5
- 2 between 500 Euro and 1.500 Euro BRI5
- 3 between 1.500 Euro and 2.500 Euro BRI5
- 4 between 2.500 Euro and 5.000 Euro BRI5
- 5 between 5.000 Euro and 7.500 Euro BRI5
- 6 between 7.500 Euro and 10.000 Euro BRI5
- 7 between 10.000 Euro and 12.000 Euro BRI5
- 8 between 12.000 Euro and 15.000 Euro BRI5
- 9 between 15.000 Euro and 20.000 Euro BRI5
- 10 between 20.000 Euro and 25.000 Euro BRI5
- 11 between 25.000 Euro and 50.000 Euro BRI5
- 12 between 50.000 Euro and 75.000 Euro BRI5
- 13 between 75.000 Euro and 100.000 Euro BRI5
- 14 100.000 Euro or more BRI5
- 9 don't know BRI5

BRI5 How much in total is to be repaid to you for the SAVINGS CERTIFICATES that you had on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

- amount: BRI71
- 9 don't know BRI6

BRI6 Into which of the categories mentioned below did the total sum that you are to be repaid for your savings certificates?

- 1 less than 500 Euro BRI71
- 2 between 500 Euro and 1.500 Euro BRI71
- 3 between 1.500 Euro and 2.500 Euro BRI71
- 4 between 2.500 Euro and 5.000 Euro BRI71
- 5 between 5.000 Euro and 7.500 Euro BRI71
- 6 between 7.500 Euro and 10.000 Euro BRI71
- 7 between 10.000 Euro and 12.000 Euro BRI71
- 8 between 12.000 Euro and 15.000 Euro BRI71
- 9 between 15.000 Euro and 20.000 Euro BRI71
- 10 between 20.000 Euro and 25.000 Euro BRI71
- 11 between 25.000 Euro and 50.000 Euro BRI71
- 12 between 50.000 Euro and 75.000 Euro BRI71
- 13 between 75.000 Euro and 100.000 Euro BRI71
- 14 100.000 Euro or more BRI71
- 9 don't know BRI71

The following questions are repeated for a maximum of five SAVINGS CERTIFICATES. When answering these questions, the respondent should keep in mind the five most important SAVINGS CERTIFICATES.

The questions below are repeated a maximum of five times; the last number in the variable name indicates which account the question concerns.

BRI71 thru BRI75

With which bank or financial institution is your [1st thru 5th] savings certificate registered?

- | | |
|------------------|-------|
| 1 ABN AMRO..... | BRI91 |
| 2 Rabobank | BRI91 |
| 3 ING Bank..... | BRI91 |
| 4 SNS Bank | BRI91 |
| 5 other..... | BRI81 |

BRI81 thru BRI85 (string)

With which bank or financial institution is your [1st thru 5th] savings certificate registered? Type -99 if you don't know the answer.

- | | |
|-----------------|-------|
| any answer..... | BRI91 |
|-----------------|-------|

BRI91 thru BRI95

How much did you PAY for your [1st thru 5th] savings certificate? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

- | | |
|---------------------|--------|
| amount:..... | BRI111 |
| -9 don't know | BRI101 |

BRI101 thru BRI105

Into which of the categories mentioned below did the sum that you paid for your [1st thru 5th] savings certificate?

- | | |
|---|--------|
| 1 less than 500 Euro..... | BRI111 |
| 2 between 500 Euro and 1.500 Euro | BRI111 |
| 3 between 1.500 Euro and 2.500 Euro | BRI111 |
| 4 between 2.500 Euro and 5.000 Euro | BRI111 |
| 5 between 5.000 Euro and 7.500 Euro | BRI111 |
| 6 between 7.500 Euro and 10.000 Euro | BRI111 |
| 7 between 10.000 Euro and 12.000 Euro | BRI111 |
| 8 between 12.000 Euro and 15.000 Euro | BRI111 |
| 9 between 15.000 Euro and 20.000 Euro | BRI111 |
| 10 between 20.000 Euro and 25.000 Euro | BRI111 |
| 11 between 25.000 Euro and 50.000 Euro | BRI111 |
| 12 between 50.000 Euro and 75.000 Euro | BRI111 |
| 13 between 75.000 Euro and 100.000 Euro | BRI111 |
| 14 100.000 Euro or more | BRI111 |
| -9 don't know | BRI111 |

BRI111 thru BRI115

How much is to be repaid to you for your [1st thru 5th] savings certificate? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

- | | |
|---------------------|---------|
| amount:..... | BRI12A1 |
| -9 don't know | BRI121 |

BRI121 thru BRI125

Into which of the categories mentioned below did the sum that you are to be repaid for your [1st thru 5th] savings certificate go?

1 less than 500 Euro	BRI12A1
2 between 500 Euro and 1.500 Euro	BRI12A1
3 between 1.500 Euro and 2.500 Euro	BRI12A1
4 between 2.500 Euro and 5.000 Euro	BRI12A1
5 between 5.000 Euro and 7.500 Euro	BRI12A1
6 between 7.500 Euro and 10.000 Euro	BRI12A1
7 between 10.000 Euro and 12.000 Euro	BRI12A1
8 between 12.000 Euro and 15.000 Euro	BRI12A1
9 between 15.000 Euro and 20.000 Euro	BRI12A1
10 between 20.000 Euro and 25.000 Euro	BRI12A1
11 between 25.000 Euro and 50.000 Euro	BRI12A1
12 between 50.000 Euro and 75.000 Euro	BRI12A1
13 between 75.000 Euro and 100.000 Euro	BRI12A1
14 100.000 Euro or more	BRI12A1
-9 don't know	BRI12A1

BRI12A1 thru BRI12A5

When (which year) did you buy your [1st thru 5th] savings certificate? Type - 99 if you don't know the answer.

year	BRI12B1
-9 don't know	BRI12B1

BRI12B1 thru BRI12B5

And in which month did you buy your [1st thru 5th] savings certificate?

1 January	BRI131
2 February	BRI131
3 March	BRI131
4 April	BRI131
5 May	BRI131
6 June	BRI131
7 July	BRI131
8 August	BRI131
9 September	BRI131
10 October	BRI131
11 November	BRI131
12 December	BRI131
-9 don't know	BRI131

BRI131 thru BRI135

How many months is the (total) term of your [1st thru 5th] savings certificate?

number of months:	BZ07
-------------------------	------

By taking out annuity insurance the insured is entitled to periodic payments, the so-called annuity. The ANNUITY is paid out periodically (for example annually) as of a certain date until the time of death of the insured. PENSION INSURANCE is a specific type of annuity insurance. SINGLE-PREMIUM INSURANCE is also a specific type of annuity insurance, which involves (as the name indicates) a one-time premium. Other types of annuity insurance involve periodical (for example annual) premium payments. Under certain conditions, these premium payments are income tax deductible.

BZ07 Did you, in or before 2010, take out SINGLE-PREMIUM INSURANCES and/or ANNUITY INSURANCES (pension insurance), which were still in effect on 31 December 2010?

Do not include annuity insurance that you have taken out by using money from your employer-sponsored savings plan, nor include pension arrangements provided by your employer or professional pension plans here.

0 noBZ08
1 yesK002

K002 How many SINGLE-PREMIUM INSURANCE POLICIES and/or ANNUITIES, which were still in effect on 31 December 2010 did you have?

answer > 10K003
answer < 11 K00501

K003 How much is the guaranteed minimum final payment of your SINGLE-PREMIUM INSURANCE POLICIES or ANNUITIES on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

Amount..... K00501
-9 don't knowK004

K004 Into which of the categories mentioned below did the guaranteed minimum final payment go?

1 less than 500 Euro K00501
2 between 500 Euro and 1.500 Euro K00501
3 between 1.500 Euro and 2.500 Euro K00501
4 between 2.500 Euro and 5.000 Euro K00501
5 between 5.000 Euro and 7.500 Euro K00501
6 between 7.500 Euro and 10.000 Euro K00501
7 between 10.000 Euro and 12.000 Euro K00501
8 between 12.000 Euro and 15.000 Euro K00501
9 between 15.000 Euro and 20.000 Euro K00501
10 between 20.000 Euro and 25.000 Euro K00501
11 between 25.000 Euro and 50.000 Euro K00501
12 between 50.000 Euro and 75.000 Euro K00501
13 between 75.000 Euro and 100.000 Euro K00501
14 100.000 Euro or more K00501
-9 don't know K00501

The following questions are repeated for a maximum of ten SINGLE-PREMIUM INSURANCE POLICIES or ANNUITIES. When answering these questions, the respondent is asked to keep in mind the ten most important policies.

The questions below are repeated a maximum of ten times; the last number in the variable name indicates which policy or annuity the question concerns.

KOO501 thru KOO510

With which insurance company did you take out your [1st thru 10th] single-premium insurance policy or annuity?

- | | |
|-----------------------------------|--------|
| 1 Aegon | KOO701 |
| 2 ASR (Amev, Stad Rotterdam)..... | KOO701 |
| 3 Amersfoortse | KOO701 |
| 4 Avero..... | KOO701 |
| 5 Centraal Beheer | KOO701 |
| 6 Delta Lloyd | KOO701 |
| 7 AXA | KOO701 |
| 8 FBTO..... | KOO701 |
| 9 't Hooge Huys | KOO701 |
| 10 Interpolis | KOO701 |
| 11 Nationale Nederlanden | KOO701 |
| 12 Ohra | KOO701 |
| 13 OLM | KOO701 |
| 14 OVVM..... | KOO701 |
| 15 Reaal | KOO701 |
| 16 other..... | KOO601 |
| -9 Don't know | KOO701 |

KOO601 thru KOO610 (string)

With which insurance company did you take out your [1st thru 10th] single-premium insurance policy or annuity?

any answer..... KOO701

KOO701 thru KOO710.....

When (which year) did you take out your [1st thru 10th] single-premium insurance policy or annuity? Type -99 if you don't know the answer.

any answer..... KOO801
-9 don't know KOO801

KOO801 thru KOO810.....

What is the term (in years) of your [1st thru 10th] single-premium insurance policy or annuity?

number of years:KOO1001

KOO901 thru KOO910.....

Does/did your [1st thru 10th] single-premium insurance policy or annuity involve a single deposit or periodic (e.g. monthly or annual) payments?

1 single depositKOO1101
2 periodic paymentsKOO10A01

KOO10A01 thru KOO10A10

Did you, in 2010, pay the premium for the annuity insurance per year, per month or per quarter?

- 1 per yearKOO1001
 2 per monthKOO1001
 3 per quarterKOO1001

KOO1001 thru KOO1010

[if periodic payments]

How much was the annual/monthly/quarterly premium for the [1st thru 10th] single-premium insurance policy or annuity insurance in 2010? Type -99 if you don't know the answer.

[if single deposit]

How much was the premium for your [1st thru 10th] single-premium insurance policy in 2010? Type -99 if you don't know the answer.

- any answer:KOO1101
 -9 don't knowKOO1101

KOO1101 thru KOO1110

How much is the guaranteed minimum final payment of your [1st thru 10th] single-premium insurance policy or annuity on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

- amount:BZ08
 -9 don't knowKOO1201

KOO1201 thru KOO1210

Into which of the categories mentioned below did the guaranteed minimum final payment of your [1st thru 10th] single-premium insurance policy or annuity go on 31 December 2010?

- 1 less than 500 EuroBZ08
 2 between 500 Euro and 1.500 EuroBZ08
 3 between 1.500 Euro and 2.500 EuroBZ08
 4 between 2.500 Euro and 5.000 EuroBZ08
 5 between 5.000 Euro and 7.500 EuroBZ08
 6 between 7.500 Euro and 10.000 EuroBZ08
 7 between 10.000 Euro and 12.000 EuroBZ08
 8 between 12.000 Euro and 15.000 EuroBZ08
 9 between 15.000 Euro and 20.000 EuroBZ08
 10 between 20.000 Euro and 25.000 EuroBZ08
 11 between 25.000 Euro and 50.000 EuroBZ08
 12 between 50.000 Euro and 75.000 EuroBZ08
 13 between 75.000 Euro and 100.000 EuroBZ08
 14 100.000 Euro or moreBZ08
 -9 don't knowBZ08

ENDOWMENT INSURANCE is a kind of life-insurance that pays out a lump sum (so, this is not an annuity) to the insured at the maturity of the insurance (or, in some cases, at the time of death of the insured, whichever comes first). The premium payments cannot be deducted from the taxable income, but the lump sum payment is under certain conditions tax free. The life-insurance which is connected to an improved traditional life-insurance mortgage is an example of an endowment insurance. With certain kinds of endowment insurance policies, the insured can decide upon the way his premium payments will be invested (for example in deposits, shares, or bonds).

BZ08 Did you, on 31 December 2010, have one or more ENDOWMENT INSURANCE POLICIES that were still in effect? Do not include life-insurance policies connected to an (improved) traditional life-insurance mortgage here. These will be reported later.

0 noBZ12
1 yesKAP2

KAP2 How many SAVINGS OR ENDOWMENT INSURANCE POLICIES did you have on 31 December 2010?

answer > 5.....KAP3
answer < 6.....KAP51

KAP3 How much was the total sum that you had saved through your SAVINGS OR ENDOWMENT INSURANCE POLICIES on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amountKAP51
-9 don't knowKAP4

KAP4 Into which of the categories mentioned below did your total savings go?

1 less than 500 Euro.....KAP51
2 between 500 Euro and 1.500 EuroKAP51
3 between 1.500 Euro and 2.500 EuroKAP51
4 between 2.500 Euro and 5.000 EuroKAP51
5 between 5.000 Euro and 7.500 EuroKAP51
6 between 7.500 Euro and 10.000 EuroKAP51
7 between 10.000 Euro and 12.000 EuroKAP51
8 between 12.000 Euro and 15.000 EuroKAP51
9 between 15.000 Euro and 20.000 EuroKAP51
10 between 20.000 Euro and 25.000 EuroKAP51
11 between 25.000 Euro and 50.000 EuroKAP51
12 between 50.000 Euro and 75.000 EuroKAP51
13 between 75.000 Euro and 100.000 EuroKAP51
14 100.000 Euro or moreKAP51
-9 don't knowKAP51

If there were more than five SAVINGS OR ENDOWMENT INSURANCE POLICIES, the respondent should keep in mind the five most important policies when answering the following questions.

The questions below are repeated a maximum of five times; the last number in the variable name indicates which savings or endowment insurance policy the question concerns.

KAP51 thru KAP55

With which financial institution have you taken out your [1st thru 5th] savings or endowment insurance policy?

- | | |
|-----------------------------------|-------|
| 1 Aegon | KAP71 |
| 2 ASR (Amev, Stad Rotterdam)..... | KAP71 |
| 3 Amersfoortse | KAP71 |
| 4 Avero..... | KAP71 |
| 5 Centraal Beheer | KAP71 |
| 6 Delta Lloyd | KAP71 |
| 7 AXA | KAP71 |
| 8 FBTO..... | KAP71 |
| 9 't Hooge Huys | KAP71 |
| 10 Interpolis | KAP71 |
| 11 Nationale Nederlanden | KAP71 |
| 12 OHRA | KAP71 |
| 13 OLM | KAP71 |
| 14 OVVM..... | KAP71 |
| 15 Reaal | KAP71 |
| 16 other..... | KAP61 |
| -9 Don't know | KAP71 |

KAP61 thru KAP65 (string)

With which financial institution have you taken out your [1st thru 5th] savings or endowment insurance policy?

any answer..... KAP71

KAP71 thru KAP75

When (which year) did you take out your [1st thru 5th] savings or endowment insurance policy? Type -99 if you don't know the answer.

any answer..... KAP81

-9 don't know

KAP81 thru KAP85

Did you, in 2010, pay the premium on your [1st thru 5th] savings or endowment insurance policy per year, per month or per quarter?

- | | |
|----------------|-------|
| 1 year..... | KAP91 |
| 2 month..... | KAP91 |
| 3 quarter..... | KAP91 |

KAP91 thru KAP95

How much was, in 2010, the premium that you paid on your [1st thru 5th] savings or endowment insurance policy per year/month/quarter? Express the amount to the nearest Euro.

any answer..... KAP101

-9 don't know KAP101

KAP101 thru KAP105

How much was the total sum that you had saved through your [1st thru 5th] savings or endowment insurance policy on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount BZ12
-9 don't know KAP111

KAP111 thru KAP115

Into which of the categories mentioned below did the sum that you had saved go on 31 December 2010?

1 less than 500 Euro BZ12
2 between 500 Euro and 1.500 Euro BZ12
3 between 1.500 Euro and 2.500 Euro BZ12
4 between 2.500 Euro and 5.000 Euro BZ12
5 between 5.000 Euro and 7.500 Euro BZ12
6 between 7.500 Euro and 10.000 Euro BZ12
7 between 10.000 Euro and 12.000 Euro BZ12
8 between 12.000 Euro and 15.000 Euro BZ12
9 between 15.000 Euro and 20.000 Euro BZ12
10 between 20.000 Euro and 25.000 Euro BZ12
11 between 25.000 Euro and 50.000 Euro BZ12
12 between 50.000 Euro and 75.000 Euro BZ12
13 between 75.000 Euro and 100.000 Euro BZ12
14 100.000 Euro or more BZ12
-9 don't know BZ12

MUTUAL FUNDS are created by institutions that invest money from individual savers in joint programs. Thus it is possible, even with small investments, to take advantage of the joint investments (especially by spreading the investments). There are all kinds of mutual funds. The most common are 'shares-funds' (e.g. Robeco), 'bonds-funds' (such as ABN AMRO Obligatie Fonds), and 'click-funds' (such as ASN Duurzaam Mixfonds, ING IT fonds).

BZ12 Did you, on 31 December 2010, have investments with MUTUAL FUNDS? Do not include investments in growth funds, investments (shares, bonds) in companies, or 'insured saving' (i.e. saving through a life-insurance) here.

0 no BZ13
1 yes BEL2

BEL2 With how many of these MUTUAL FUNDS did you have investments on 31 December 2010?

answer > 5 BEL3
answer < 6 BEL61

BEL3 How much was the total value of your investments with MUTUAL FUNDS on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount BEL5
-9 don't know BEL61

BEL5 Into which of the categories mentioned below did the total value of your investments go?

1 less than 500 Euro	BEL61
2 between 500 Euro and 1.500 Euro	BEL61
3 between 1.500 Euro and 2.500 Euro	BEL61
4 between 2.500 Euro and 5.000 Euro	BEL61
5 between 5.000 Euro and 7.500 Euro	BEL61
6 between 7.500 Euro and 10.000 Euro	BEL61
7 between 10.000 Euro and 12.000 Euro	BEL61
8 between 12.000 Euro and 15.000 Euro	BEL61
9 between 15.000 Euro and 20.000 Euro	BEL61
10 between 20.000 Euro and 25.000 Euro	BEL61
11 between 25.000 Euro and 50.000 Euro	BEL61
12 between 50.000 Euro and 75.000 Euro	BEL61
13 between 75.000 Euro and 100.000 Euro	BEL61
14 100.000 Euro or more	BEL61
-9 don't know	BEL61

The following questions are repeated for a maximum of five MUTUAL FUNDS. When answering these questions, the respondent should keep in mind the five most important funds/accounts.

The questions below are repeated a maximum of five times; the last number in the variable name indicates which account the question concerns

BEL61 thru BEL65

With which bank or financial institution did you invest through your [1st thru 5th] mutual fund and/or mutual fund account?

1 Robeco	BEL7A1
2 ABN AMRO	BEL7A1
3 Mees Pierson	BEL7A1
4 ING Bank	BEL7A1
5 VIB	BEL7A1
6 Wereldhave	BEL7A1
7 Aegon	BEL7A1
8 Alex	BEL7A1
9 BinckBank	BEL7A1
10 other	BEL71

BEL71 thru BEL75 (string)

With which bank or financial institution did you invest through your [1st thru 5th] mutual fund and/or mutual fund account? Type -99 if you don't know the answer.
any answer..... BEL7A1

BEL7A1 thru BEL7A5

In what kind of mutual fund do you invest?

1 shares-fund	BEL91
2 bonds-fund	BEL91
3 deposit- and liquidity fund	BEL91
4 real estate-fund	BEL91
5 mix-fund	BEL91
6 hedge fund	BEL91
-9 don't know	BEL91

BEL91 thru BEL95 (string)

What is the name of your [1st thru 5th] mutual fund and/or mutual fund account (e.g. "Robeco Hollands Bezit" or "ING IT Fonds")? Type -99 if you don't know the answer.

any answer..... BEL101

BEL101 thru BEL105

How much was the value of your investments with your [1st thru 5th] mutual fund and/or mutual fund account on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount.....BZ13

-9 don't know BEL121

BEL121 thru BEL125

Into which of the categories mentioned below did the total value of your investments go on 31 December 2010?

1 less than 500 Euro.....BZ13

2 between 500 Euro and 1.500 Euro.....BZ13

3 between 1.500 Euro and 2.500 Euro.....BZ13

4 between 2.500 Euro and 5.000 Euro.....BZ13

5 between 5.000 Euro and 7.500 Euro.....BZ13

6 between 7.500 Euro and 10.000 Euro.....BZ13

7 between 10.000 Euro and 12.000 Euro.....BZ13

8 between 12.000 Euro and 15.000 Euro.....BZ13

9 between 15.000 Euro and 20.000 Euro.....BZ13

10 between 20.000 Euro and 25.000 Euro.....BZ13

11 between 25.000 Euro and 50.000 Euro.....BZ13

12 between 50.000 Euro and 75.000 Euro.....BZ13

13 between 75.000 Euro and 100.000 Euro.....BZ13

14 100.000 Euro or more.....BZ13

-9 don't knowBZ13

An institution that needs money can take out a loan with private or other institutions through BONDS. So, by having BONDS you participate in loans to the government, companies, or other institutions. In return, you receive interest payments while taking a low risk. A MORTGAGE BOND is an obligation/debenture issued by a mortgage bank.

BZ13 Did you, on 31 December 2010, have any BONDS and/or MORTGAGE BONDS? Do not include bonds through mutual funds here. These have already been reported on.

0 no.....BZ14

1 yes..... OBL2

OBL2 With how many companies or institutions did you have these (MORTGAGE) BONDS on 31 December 2010? Count having bonds with the government as having bonds with one institution.

1 one company.....OBL2A1

2 two companies.....OBL2A1

3 three companies.....OBL2A1

4 four companies.....OBL2A1

5 five or more companies.....OBL2A1

OBL2A1 t/m OBL2A4

What kind of companies does this encompass?

- 1 government OBL3
- 2 banks and financial institutions..... OBL3
- 3 non-financial institutions..... OBL3
- 4 other.....OBL2AA

OBL2AA(string)

What do you mean by other?

- any answer OBL3

OBL3 How much was the total market value of all your (MORTGAGE) BONDS with this/these companies on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

- Amount.....BZ14
- 9 don't know OBL5

OBL5 Into which of the categories mentioned below did the total value of your investments go?

- 1 less than 500 EuroBZ14
- 2 between 500 Euro and 1.500 EuroBZ14
- 3 between 1.500 Euro and 2.500 EuroBZ14
- 4 between 2.500 Euro and 5.000 EuroBZ14
- 5 between 5.000 Euro and 7.500 EuroBZ14
- 6 between 7.500 Euro and 10.000 EuroBZ14
- 7 between 10.000 Euro and 12.000 Euro.....BZ14
- 8 between 12.000 Euro and 15.000 Euro.....BZ14
- 9 between 15.000 Euro and 20.000 Euro.....BZ14
- 10 between 20.000 Euro and 25.000 Euro.....BZ14
- 11 between 25.000 Euro and 50.000 Euro.....BZ14
- 12 between 50.000 Euro and 75.000 Euro.....BZ14
- 13 between 75.000 Euro and 100.000 EuroBZ14
- 14 100.000 Euro or moreBZ14
- 9 don't knowBZ14

By owning SHARES you participate in the capital of a company. In a way, all shareholders together are the owner of the company. Shareholders receive dividends dependent on the profits made by the company.

BZ14 Did you, on 31 December 2010, own any SHARES? Do not include shares of your own private limited company here, nor bonds through MUTUAL FUNDS. These have already been reported.

- 0 noBZ15
- 1 yesBUITENL

BUITENL

Did this include shares of foreign companies?

- 1 yes AAN2
- 2 no AAN2

AAN2 With how many Dutch and/or foreign companies did you have SHARES on 31 December 2010? Do not include shares of your own private limited company here, nor include bonds through MUTUAL FUNDS. These have already been reported.
 answer > 10 AAN2A
 answer < 11 AAN401

AAN2A

How much was the total market value of all your SHARES on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.
 amount AAN401
 -9 don't know AAN2D

AAN2D

Into which of the categories mentioned below did the total value of your shares go?
 1 less than 500 Euro AAN401
 2 between 500 Euro and 1.500 Euro AAN401
 3 between 1.500 Euro and 2.500 Euro AAN401
 4 between 2.500 Euro and 5.000 Euro AAN401
 5 between 5.000 Euro and 7.500 Euro AAN401
 6 between 7.500 Euro and 10.000 Euro AAN401
 7 between 10.000 Euro and 12.000 Euro AAN401
 8 between 12.000 Euro and 15.000 Euro AAN401
 9 between 15.000 Euro and 20.000 Euro AAN401
 10 between 20.000 Euro and 25.000 Euro AAN401
 11 between 25.000 Euro and 50.000 Euro AAN401
 12 between 50.000 Euro and 75.000 Euro AAN401
 13 between 75.000 Euro and 100.000 Euro AAN401
 14 100.000 Euro or more AAN401
 -9 don't know AAN401

The following questions are repeated for a maximum of ten investments in shares. When answering these questions, the respondent should keep in mind the ten MOST IMPORTANT INVESTMENTS.

The questions below are repeated a maximum of ten times; the last number in the variable name indicates which investment in shares the question concerns.

AAN401 thru AAN410 (string)

What is the name of the [1st thru 10th] company with which you had SHARES on 31 December 2010 (e.g Heineken or Koninklijke Olie)? Type -99 if you don't know the answer.
 any answer AAN501

AAN501 thru AAN510

How many shares did you have on 31 December 2010 with [NAME OF COMPANY MENTIONED IN AAN401 thru AAN410]? Type -99 if you don't know the answer.
 any answer AAN601
 -9 don't know AAN601

AAN601 thru AAN610

How much was the estimated total market value of these shares with [NAME OF COMPANY MENTIONED IN AAN401 THRU AAN410] on 31 December 2010 expressed in Euros? Type -99 if you don't know the answer.

amountBZ15
-9 don't knowAAN801

AAN801 thru AAN810

Into which of the categories mentioned below did the value of your shares go on 31 December 2010?

1 less than 500 EuroBZ15
2 between 500 Euro and 1.500 EuroBZ15
3 between 1.500 Euro and 2.500 EuroBZ15
4 between 2.500 Euro and 5.000 EuroBZ15
5 between 5.000 Euro and 7.500 EuroBZ15
6 between 7.500 Euro and 10.000 EuroBZ15
7 between 10.000 Euro and 12.000 EuroBZ15
8 between 12.000 Euro and 15.000 EuroBZ15
9 between 15.000 Euro and 20.000 EuroBZ15
10 between 20.000 Euro and 25.000 EuroBZ15
11 between 25.000 Euro and 50.000 EuroBZ15
12 between 50.000 Euro and 75.000 EuroBZ15
13 between 75.000 Euro and 100.000 EuroBZ15
14 100.000 Euro or moreBZ15
-9 don't knowBZ15

An OPTION is a right (with a limited period of validity) to buy or sell shares or other kinds of investments. The price of buying and selling these options is set in advance by the option-selling institution. By buying a PUT-OPTION, you buy the right (not the obligation) to sell a certain underlying value by the exercise price to the writer (seller) of such an option.

BZ15 Did you, on 31 December 2010, have one or more PUT-OPTIONS?

0 noBZ16
1 yesOPT2

OPT2 How much was the total sum that you had paid for the PUT-OPTIONS in your possession on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amountBZ16
-9 don't knowOPT2A

OPT2A Into which of the categories mentioned below did the total sum that you had paid for your PUT-OPTIONS go?

- 1 less than 500 EuroBZ16
- 2 between 500 Euro and 1.500 EuroBZ16
- 3 between 1.500 Euro and 2.500 EuroBZ16
- 4 between 2.500 Euro and 5.000 EuroBZ16
- 5 between 5.000 Euro and 7.500 EuroBZ16
- 6 between 7.500 Euro and 10.000 EuroBZ16
- 7 between 10.000 Euro and 12.000 EuroBZ16
- 8 between 12.000 Euro and 15.000 EuroBZ16
- 9 between 15.000 Euro and 20.000 EuroBZ16
- 10 between 20.000 Euro and 25.000 EuroBZ16
- 11 between 25.000 Euro and 50.000 EuroBZ16
- 12 between 50.000 Euro and 75.000 EuroBZ16
- 13 between 75.000 Euro and 100.000 EuroBZ16
- 14 100.000 Euro or moreBZ16
- 9 don't knowBZ16

BZ16 Did you have any written PUT-OPTIONS outstanding on 31 December 2010?

- 0 noBZ17
- 1 yesOPT4

OPT4 How much was, on 31 December 2010, the total market value of these PUT-OPTIONS? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

- amountBZ17
- 9 don't knowOPT4A

OPT4A Into which of the categories mentioned below did the total market value of your PUT-OPTIONS go?

- 1 less than 500 EuroBZ17
- 2 between 500 Euro and 1.500 EuroBZ17
- 3 between 1.500 Euro and 2.500 EuroBZ17
- 4 between 2.500 Euro and 5.000 EuroBZ17
- 5 between 5.000 Euro and 7.500 EuroBZ17
- 6 between 7.500 Euro and 10.000 EuroBZ17
- 7 between 10.000 Euro and 12.000 EuroBZ17
- 8 between 12.000 Euro and 15.000 EuroBZ17
- 9 between 15.000 Euro and 20.000 EuroBZ17
- 10 between 20.000 Euro and 25.000 EuroBZ17
- 11 between 25.000 Euro and 50.000 EuroBZ17
- 12 between 50.000 Euro and 75.000 EuroBZ17
- 13 between 75.000 Euro and 100.000 EuroBZ17
- 14 100.000 Euro or moreBZ17
- 9 don't knowBZ17

By buying a CALL-OPTION you acquire the right (not the obligation) to buy shares (or other stocks) at an agreed price during a limited period. By writing a call-option you grant the other party (the buyer of the option) the right to buy. The writer of the option receives a premium in return. Falcons, warrants, sprinters and trackers are comparable to call-options.

BZ17 Had you, on 31 December 2010, bought one or more CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS?

0 noBZ18
1 yesOPT6

OPT6 How much was, on 31 December 2006, the total sum that you had paid for the CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS that you had bought? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount:BZ18
-9 don't knowOPT6A

OPT6A Into which of the categories mentioned below did the total sum that you had paid for the CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS that you had bought go?

1 less than 500 EuroBZ18
2 between 500 Euro and 1.500 EuroBZ18
3 between 1.500 Euro and 2.500 EuroBZ18
4 between 2.500 Euro and 5.000 EuroBZ18
5 between 5.000 Euro and 7.500 EuroBZ18
6 between 7.500 Euro and 10.000 EuroBZ18
7 between 10.000 Euro and 12.000 EuroBZ18
8 between 12.000 Euro and 15.000 EuroBZ18
9 between 15.000 Euro and 20.000 EuroBZ18
10 between 20.000 Euro and 25.000 EuroBZ18
11 between 25.000 Euro and 50.000 EuroBZ18
12 between 50.000 Euro and 75.000 EuroBZ18
13 between 75.000 Euro and 100.000 EuroBZ18
14 100.000 Euro or moreBZ18
-9 don't knowBZ18

BZ18 Had you, on 31 December 2010, any written CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS outstanding?

0 noROUTING VARIABLE5
1 yesOPT8

OPT8 How much was, on 31 December 2010, the total market value of the CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS that you had written?

amountROUTING VARIABLE5
-9 don't knowOPT8A

OPT8A Into which of the categories mentioned below did the total market value of the CALL-OPTIONS, FALCONS, WARRANTS, SPRINTERS OR TRACKERS that you had written go on 31 December 2010?

- 1 less than 500 Euro ROUTING VARIABLE 5
- 2 between 500 Euro and 1.500 Euro ROUTING VARIABLE 5
- 3 between 1.500 Euro and 2.500 Euro ROUTING VARIABLE 5
- 4 between 2.500 Euro and 5.000 Euro ROUTING VARIABLE 5
- 5 between 5.000 Euro and 7.500 Euro ROUTING VARIABLE 5
- 6 between 7.500 Euro and 10.000 Euro ROUTING VARIABLE 5
- 7 between 10.000 Euro and 12.000 Euro ROUTING VARIABLE 5
- 8 between 12.000 Euro and 15.000 Euro ROUTING VARIABLE 5
- 9 between 15.000 Euro and 20.000 Euro ROUTING VARIABLE 5
- 10 between 20.000 Euro and 25.000 Euro ROUTING VARIABLE 5
- 11 between 25.000 Euro and 50.000 Euro ROUTING VARIABLE 5
- 12 between 50.000 Euro and 75.000 Euro ROUTING VARIABLE 5
- 13 between 75.000 Euro and 100.000 Euro ROUTING VARIABLE 5
- 14 100.000 Euro or more ROUTING VARIABLE 5
- 9 don't know ROUTING VARIABLE 5

ROUTING VARIABLE 5

- none of the below-mentioned BZ19
- I was the director or (main) shareholder of a private limited company (BZR1=4 and BZR1A=1) EXT2
- I participated in a partnership or firm (BZR1=6) EXT9
- I was self-employed (BZR1=7) EXT14

EXT2 On 31 December 2010, did the private limited company have a PENSION COMPANY?

- 1 yes EXT3
- 2 no EXT5

EXT3 How big was, in the financial year 2010, your share (percentage) in this PENSION COMPANY? If the percentage is 1% or less, type 1. Type -99 if you don't know the answer.

- any answer EXT4
- 9 don't know EXT4

EXT4 How much was the equity capital in this PENSION COMPANY on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

- amount EXT5
- 9 don't know EXT4A

EXT4A Into which of the categories mentioned below did the equity capital in this PENSION COMPANY go on 31 December 2010?

- 1 less than 50.000 EuroEXT5
- 2 between 50.000 Euro and 100.000 EuroEXT5
- 3 between 100.000 Euro and 150.000 EuroEXT5
- 4 between 150.000 Euro and 200.000 EuroEXT5
- 5 between 200.000 Euro and 250.000 EuroEXT5
- 6 between 250.000 Euro and 400.000 EuroEXT5
- 7 between 400.000 Euro and 500.000 EuroEXT5
- 8 between 500.000 Euro and 1.000.000 EuroEXT5
- 9 between 1.000.000 Euro and 2.500.000 Euro.....EXT5
- 10 2.500.000 Euro or moreEXT5
- 9 don't knowEXT5

EXT5 How big was, in the financial year 2010, your share (in percentages) in the private limited company of which you are a (main) shareholder? If the percentage is 1% or less, type 1. Type -99 if you don't know the answer.

- any answer.....EXT6
- 9 don't knowEXT6

EXT6 How much was the equity capital in this private limited company on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

- amountEXT7
- 9 don't knowEXT6A

EXT6A Into which of the categories mentioned below did the equity capital in this private limited company go on 31 December 2010?

- 1 less than 50.000 EuroEXT7
- 2 between 50.000 Euro and 100.000 EuroEXT7
- 3 between 100.000 Euro and 150.000 EuroEXT7
- 4 between 150.000 Euro and 200.000 EuroEXT7
- 5 between 200.000 Euro and 250.000 EuroEXT7
- 6 between 250.000 Euro and 400.000 EuroEXT7
- 7 between 400.000 Euro and 500.000 EuroEXT7
- 8 between 500.000 Euro and 1.000.000 EuroEXT7
- 9 between 1.000.000 Euro and 2.500.000 Euro.....EXT7
- 10 2.500.000 Euro or moreEXT7
- 9 don't knowEXT7

EXT7 Did you, on 31 December 2010, have any money lent to the private limited company of which you are a (main) shareholder?

- 1 yesEXT8
- 2 noBZ19

EXT8 How much had you lent to the company on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

- any answer.....BZ19
- 9 don't knowBZ19

EXT9 Is it correct that you participated in a partnership or firm?
 1 yes EXT10
 2 noBZ19

EXT10 Did the financial year of your partnership/firm run parallel to the calendar year on 31 December 2010?
 1 yes EXT11
 2 no EXT11

EXT11 How much was, in the financial year (2010) (2009/2010), your share in the equity capital of the firm, according to the fiscal balance on the closing date of the financial year? Express the amount to the nearest Euro. Type -99 if you don't know the answer.
 amount EXT12
 -9 don't know EXT11A

EXT11A
 Into which of the categories mentioned below did your share in the equity capital of the firm go on the closing date of the financial year?
 1 less than 50.000 Euro EXT12
 2 between 50.000 Euro and 100.000 Euro EXT12
 3 between 100.000 Euro and 150.000 Euro EXT12
 4 between 150.000 Euro and 200.000 Euro EXT12
 5 between 200.000 Euro and 250.000 Euro EXT12
 6 between 250.000 Euro and 400.000 Euro EXT12
 7 between 400.000 Euro and 500.000 Euro EXT12
 8 between 500.000 Euro and 1.000.000 Euro EXT12
 9 between 1.000.000 Euro and 2.500.000 Euro EXT12
 -9 don't know EXT12

EXT12 Did you, on 31 December 2010, have any [buitenvennootschappelijk] capital outside the partnership in the firm?
 1 yes EXT13
 2 noBZ19

EXT13 How much was this capital in the financial year (2010) (2009/2010) on the closing date of the financial year? Express the amount to the nearest Euro. Type -99 if you don't know the answer.
 amountBZ19
 -9 don't know EXT13A

EXT13A
 Into which of the categories mentioned below did this [buitenvennootschappelijk] capital outside the partnership go on the closing date of the financial year?
 1 less than 50.000 EuroBZ19
 2 between 50.000 Euro and 100.000 EuroBZ19
 3 between 100.000 Euro and 150.000 EuroBZ19
 4 between 150.000 Euro and 200.000 EuroBZ19
 5 between 200.000 Euro and 250.000 EuroBZ19
 6 between 250.000 Euro and 400.000 EuroBZ19
 7 between 400.000 Euro and 500.000 EuroBZ19

8 between 500.000 Euro and 1.000.000 Euro	BZ19
9 between 1.000.000 Euro and 2.500.000 Euro.....	BZ19
10 2.500.000 Euro or more	BZ19
-9 don't know	BZ19

EXT14

The next questions are about your own company's personal capital and about the fiscal pension reserve. Is it true that you were self-employed on 31 December 2010?

1 yes	EXT15
2 no	EXT15

EXT15 Does the financial year of your firm run parallel to the calendar year?

1 yes	EXT16
2 no	EXT16

EXT16 How much was, in the financial year (2010) (2009/2010), your equity capital in the firm, according to the fiscal balance (on the closing date of the financial year)? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount.....	EXT17B
-9 don't know	EXT16A

EXT16A

Into which of the categories mentioned below did your equity capital in the firm go on the closing date of the financial year?

1 less than 50.000 Euro	EXT17B
2 between 50.000 Euro and 100.000 Euro.....	EXT17B
3 between 100.000 Euro and 150.000 Euro	EXT17B
4 between 150.000 Euro and 200.000 Euro	EXT17B
5 between 200.000 Euro and 250.000 Euro	EXT17B
6 between 250.000 Euro and 400.000 Euro	EXT17B
7 between 400.000 Euro and 500.000 Euro	EXT17B
8 between 500.000 Euro and 1.000.000 Euro	EXT17B
9 between 1.000.000 Euro and 2.500.000 Euro.....	EXT17B
10 2.500.000 Euro or more	EXT17B
-9 don't know	EXT17B

EXT17B

Have you built up a 'fiscal private pension allowance' [fiscale oudedagsreserve] up to 31 December 2010?

1 yes	EXT17
2 no	BZ19

EXT17

How much was this fiscal private pension allowance [fiscale oudedagsreserve] at the end of 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount.....	BZ19
-9 don't know	EXT17A

EXT17A

Into which of the categories mentioned below did the fiscal private pension allowance [fiscale oudedagsreserve] go at the end of 2010?

- | | |
|--|------|
| 1 less than 50.000 Euro | BZ19 |
| 2 between 50.000 Euro and 100.000 Euro | BZ19 |
| 3 between 100.000 Euro and 150.000 Euro | BZ19 |
| 4 between 150.000 Euro and 200.000 Euro | BZ19 |
| 5 between 200.000 Euro and 250.000 Euro | BZ19 |
| 6 between 250.000 Euro and 400.000 Euro | BZ19 |
| 7 between 400.000 Euro and 500.000 Euro | BZ19 |
| 8 between 500.000 Euro and 1.000.000 Euro | BZ19 |
| 9 between 1.000.000 Euro and 2.500.000 Euro..... | BZ19 |
| 10 2.500.000 Euro or more | BZ19 |
| -9 don't know | BZ19 |

By REAL ESTATE we mean land and the buildings on that land, including goods that by their use belong to it (e.g. machinery in factories), and the rights to those goods.

BZ19 Did you, on 31 December 2010, have any REAL ESTATE (NOT being used for your own accommodation)? Do not report your second house here.

- | | |
|-------------|------|
| 0 no | BZ20 |
| 1 yes | ONR2 |

ONR2 How many pieces of REAL ESTATE did you have on 31 December 2010?

- | | |
|-----------------|-------|
| answer > 5..... | ONR2A |
| answer < 6..... | ONR31 |

ONR2A

What was the total value of your REAL ESTATE on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

- | | |
|---------------------|-------|
| amount | ONR31 |
| -9 don't know | ONR2B |

ONR2B

Into which of the categories mentioned below did the total value go?

- | | |
|--|-------|
| 1 less than 50.000 Euro | ONR31 |
| 2 between 50.000 Euro and 100.000 Euro | ONR31 |
| 3 between 100.000 Euro and 150.000 Euro | ONR31 |
| 4 between 150.000 Euro and 200.000 Euro | ONR31 |
| 5 between 200.000 Euro and 250.000 Euro | ONR31 |
| 6 between 250.000 Euro and 400.000 Euro | ONR31 |
| 7 between 400.000 Euro and 500.000 Euro | ONR31 |
| 8 between 500.000 Euro and 1.000.000 Euro | ONR31 |
| 9 between 1.000.000 Euro and 2.500.000 Euro..... | ONR31 |
| 10 2.500.000 Euro or more | ONR31 |
| -9 don't know | ONR31 |

The following questions are repeated for a maximum of five pieces of real estate. When answering these questions, the respondent should keep in mind the ten MOST IMPORTANT pieces of real estate.

The questions below are repeated a maximum of five times; the last number in the variable name indicates which piece of real estate the question concerns.

ONR31 thru ONR35

What sort of real estate is your [1st thru 5th] piece of REAL ESTATE (primarily)?

- | | |
|--------------------------|-------|
| 1 house..... | ONR51 |
| 2 apartment | ONR51 |
| 3 arable land | ONR51 |
| 4 factory building | ONR51 |
| 5 land | ONR51 |
| 6 farm | ONR51 |
| 7 office building | ONR51 |
| 8 shop | ONR51 |
| 9 allotment garden | ONR51 |
| 10 other..... | ONR41 |

ONR41 thru ONR45 (string)

What sort of real estate is your [1st thru 5th] piece of real estate primarily? Type -99 if you don't know the answer.

- | | |
|-----------------|-------|
| any answer..... | ONR51 |
|-----------------|-------|

ONR51 thru ONR55

How much was the estimated market value of your [1st thru 5th] piece of real estate on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

- | | |
|---------------------|--------|
| amount..... | ONR61 |
| -9 don't know | ONR5A1 |

ONR5A1 thru ONR5A5

Into which of the categories mentioned below did the estimated value go at the end of 2010?

- | | |
|--|-------|
| 1 less than 50.000 Euro | ONR61 |
| 2 between 50.000 Euro and 100.000 Euro | ONR61 |
| 3 between 100.000 Euro and 150.000 Euro | ONR61 |
| 4 between 150.000 Euro and 200.000 Euro | ONR61 |
| 5 between 200.000 Euro and 250.000 Euro | ONR61 |
| 6 between 250.000 Euro and 400.000 Euro | ONR61 |
| 7 between 400.000 Euro and 500.000 Euro | ONR61 |
| 8 between 500.000 Euro and 1.000.000 Euro | ONR61 |
| 9 between 1.000.000 Euro and 2.500.000 Euro..... | ONR61 |
| 10 2.500.000 Euro or more | ONR61 |
| -9 don't know | ONR61 |

ONR61 thru ONR65

How many mortgages were there on your [1st thru 5th] piece of real estate on 31 December 2010? If there are no mortgages on your [1st thru 5th] piece of real estate, type 0 (zero).

answer = 0BZ20
 answer > 0 O211

The variables below concern the mortgages respondents may have on their pieces of real estate. For each piece of real estate a maximum of 3 mortgages could be recorded. The variable names all end in three digits. The first digit in each variable name indicates the number of the question, the second digit indicates the number of the piece of real estate (1st thru 5th), and the third digit indicates the number of the mortgage (1st thru 3rd). E.g. variable O123 records the answer of the respondent to the first question, about the third mortgage on his second piece of real estate.

O211 thru O213 –thru- O251 thru O253

With which financial institution did you take out the [1st thru 5th] mortgage?

1 ABN AMRO O411
 2 Rabobank O411
 3 ING Bank O411
 4 SNS Bank O411
 5 Nationale Nederlanden O411
 6 AEGON O411
 7 ASR (AMEV) O411
 8 Bouwfonds der Nederlandse Gemeenten O411
 9 ABP O411
 10 other financial institution O311

O311 thru O313 –thru- O351 thru O353 (string)

With which financial institution did you take out the [1st thru 5th] mortgage?

any answer O411

ANNUITY MORTGAGE: with an annuity mortgage, the total amount of your periodic payments on interest and repayment remains the same (at least) during the period for which the interest rate was fixed. During the first part of this period, the amount due consists of a relatively large part of interest and a relatively small part of repayment. In later years, it is the other way around.

LINEAR MORTGAGE: with this sort of mortgage, the periodic payments include paying off a fixed percentage of the total mortgage loan, and paying interest on the loan that is left at that moment. Over time, the amount you pay on interest becomes less and less, such that total monthly costs go down through the years. In the first period of the term of the mortgage, the costs of a linear mortgage are higher than the costs of an annuity mortgage.

TRADITIONAL LIFE-INSURANCE MORTGAGE: this sort of mortgage consists of a loan and a life-insurance policy. The idea is that there is no repayment, but only paying interest on the loan, and paying a premium for the life-insurance policy. There is no direct relation between the interest rate of the mortgage loan and the savings interest rate of the life-insurance policy (in contrast with an improved life-insurance mortgage, where there is a relation between those two interest rates).

IMPROVED LIFE-INSURANCE MORTGAGE: this is a modernized version of a traditional life-insurance mortgage. An improved life-insurance mortgage consists of a loan and a life-insurance policy. The idea is that there is no repayment, but only paying interest on the loan, and paying a premium for the life-insurance policy. In this case, the interest rate of the mortgage-loan and the savings interest rate of the life-insurance policy are related, which causes monthly net-costs to be rather stable.

INVESTMENT MORTGAGE: this is a new variation on the (traditional) life-insurance mortgage. As is the case with the other life-insurance mortgages, also for most of the investment mortgages the loan is paid off out of the benefits of a whole life-insurance policy linked to the mortgage at the end of the mortgage period. Contrary to a(n improved) life-insurance mortgage, the returns of the life-insurance policy are based on the returns of an investment portfolio.

ANNUITY CONSTRUCTION: During the term of the mortgage one pays interest only, but at the same time one contributes to an annuity, which becomes available at the end of the mortgage period. The annuity does not have to be used to pay off the mortgage at the end of the mortgage period. It can be used as a supplementary pension provision.

INTEREST ONLY: With this mortgage one only pays interest during the term of the mortgage with a balloon payment due at the end.

LIFE-INSURANCE: the lifelong mortgage with life-insurance is a variation on the interest only mortgage. This mortgage is taken out for an indefinite period. To be sure that the mortgage is paid off after death (at the latest), the mortgage holds a term life-insurance policy.

ENDOWMENT MORTGAGE: with an endowment mortgage it is possible, during the term of the mortgage, to get a new loan on (part of) the amount that you have already paid off.

O411 thru O413-thru- O451 thru O453

What sort of mortgage was the [1st thru 5th] mortgage?

1 annuity mortgage.....	O611
2 traditional life-insurance mortgage	O611
3 improved traditional life-insurance mortgage	O611
4 linear mortgage	O611
5 endowment mortgage.....	O611
6 investment mortgage.....	O611
7 interest only mortgage.....	O611
8 annuity construction	O611
9 life-insurance mortgage	O611
10 other kind of mortgage	O511

O511 thru O513 -thru- O551 thru O553 (string)

What sort of mortgage was the [1st thru 5th] mortgage then?

any answer.....	O611
-----------------	------

O611 thru O613 -thru- O651 thru O653

When (which year) was the [1st thru 5th] mortgage taken out?

any answer.....	ON111
-----------------	-------

MORTGAGE LOAN: the amount of the loan when you took out the mortgage.

REMAINING DEBT of the mortgage: the amount that is still to be paid off.

ON111 thru ON113 - thru- ON151 thru ON153

How much was the loan at the time you took out the [1st thru 5th] MORTGAGE?

Type -99 if you don't know the answer.

any answer.....	ON211
-9 don't know	ON211

ON211 thru ON215 -thru- ON251 thru ON255

How much of the loan of the [1st thru 5th] MORTGAGE is left at present? With (improved) traditional life-insurance mortgage or investment mortgage, the mortgage loan doesn't change as a result of premium payments to the life-insurance. Also the mortgage loan of the interest only mortgage remains the same. Type -99 if you don't know the answer.

any answer.....	ON311
-9 don't know	ON311

ON311 thru ON315 -thru- ON351 thru ON355

What is the current interest rate of the [1st thru 5th] MORTGAGE? You may use a "comma" to indicate decimal points. For example, seven per cent is 7, five and a quarter per cent is 5,25. Type -99 if you don't know the answer.

any answer	ON811
-9 don't know	ON811

ON411 thru ON413 -thru- ON451 thru ON453

Does the [1st thru 5th] mortgage involve a period with a fixed interest rate?

1 yes	ON511
2 no	ON711

ON511 thru ON513 –thru- ON551 thru ON553

The last time the interest rate was fixed, it was fixed for how many years?

any answer..... ON611

ON611 thru ON613 –thru- ON651 thru ON653

When (which year) was the last time that the interest rate belonging to the [1st thru 5th] mortgage was fixed?

any answer..... ON711

ON711 thru ON713 –thru- ON751 thru ON753

What is the term of the [1st thru 5th] mortgage (number of years)?

any answer..... ON811

ON811 thru ON813 –thru- ON851 thru ON853

How often do you pay mortgage expenses for the [1st thru 5th] mortgage?

1 per month ON911

2 per quarter ON911

3 per six months ON911

4 per year ON911

ON911 thru ON913 –thru- ON951 thru ON953

How much do you currently pay on all mortgage expenses for the [1st thru 5th] MORTGAGE per [month/quarter/six months/year]? Type -99 if you don't know the answer.

any answer.....BZ20

-9 don't knowBZ20

BZ20 Did you, on 31 December 2010, own one or more CAR(S)? Do NOT mention cars provided by employer or leased cars here.

0 noBZ21

1 yes AUT2

AUT2 How many CARS did you own on 31 December 2010?

answer > 5.....AUT2A

answer < 6..... AUT301

AUT2A

How much was the total estimated market value of your cars on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

valueAUT301

-9 don't knowAUT2B

AUT2B

Please choose the category into which the estimated market value fell on 31 December 2010:

- | | |
|---|--------|
| 1 less than 500 Euro | AUT301 |
| 2 between 500 Euro and 1.500 Euro | AUT301 |
| 3 between 1.500 Euro and 2.500 Euro | AUT301 |
| 4 between 2.500 Euro and 5.000 Euro | AUT301 |
| 5 between 5.000 Euro and 7.500 Euro | AUT301 |
| 6 between 7.500 Euro and 10.000 Euro | AUT301 |
| 7 between 10.000 Euro and 12.000 Euro | AUT301 |
| 8 between 12.000 Euro and 15.000 Euro | AUT301 |
| 9 between 15.000 Euro and 20.000 Euro | AUT301 |
| 10 between 20.000 Euro and 25.000 Euro | AUT301 |
| 11 between 25.000 Euro and 50.000 Euro | AUT301 |
| 12 between 50.000 Euro and 75.000 Euro | AUT301 |
| 13 between 75.000 Euro and 100.000 Euro | AUT301 |
| 14 100.000 Euro or more | AUT301 |
| -9 don't know | AUT301 |

The following questions are repeated for a maximum of five CARS.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which car the question concerns.

AUT301 thru AUT305

What is the year of construction of your [1st thru 5th] car? Type -99 if you don't know the answer.

- | | |
|---------------------|--------|
| any answer | AUT501 |
| -9 don't know | AUT501 |

AUT501 thru AUT505 (string)

What is the make of your [1st thru 5th] car?

- | | |
|-----------------|--------|
| any answer..... | AUT601 |
|-----------------|--------|

AUT601 thru AUT605 (string)

And what is the type of your [1st thru 5th] car? Type -99 if you don't know the answer.

- | | |
|-----------------|--------|
| any answer..... | AUT701 |
|-----------------|--------|

AUT701 thru AUT705

What was the purchase price of your [1st thru 5th] car? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

- | | |
|---------------------|---------|
| value | AUT801 |
| -9 don't know | AUT7A01 |

AUT7A01 thru AUT7A05

Could you then tell us into which category the purchase price fell?

1 less than 500 Euro	AUT801
2 between 500 Euro and 1.500 Euro	AUT801
3 between 1.500 Euro and 2.500 Euro	AUT801
4 between 2.500 Euro and 5.000 Euro	AUT801
5 between 5.000 Euro and 7.500 Euro	AUT801
6 between 7.500 Euro and 10.000 Euro	AUT801
7 between 10.000 Euro and 12.000 Euro	AUT801
8 between 12.000 Euro and 15.000 Euro	AUT801
9 between 15.000 Euro and 20.000 Euro	AUT801
10 between 20.000 Euro and 25.000 Euro	AUT801
11 between 25.000 Euro and 50.000 Euro	AUT801
12 between 50.000 Euro and 75.000 Euro	AUT801
13 between 75.000 Euro and 100.000 Euro	AUT801
14 100.000 Euro or more	AUT801
-9 don't know	AUT801

AUT801 thru AUT805

How much was the estimated market value of your [1st thru 5th] car, on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

value	BZ21
-9 don't know	AUT8A01

AUT8A01 thru AUT8A05

Please choose the category into which the estimated market value fell on 31 December 2010?

1 less than 500 Euro	BZ21
2 between 500 Euro and 1.500 Euro	BZ21
3 between 1.500 Euro and 2.500 Euro	BZ21
4 between 2.500 Euro and 5.000 Euro	BZ21
5 between 5.000 Euro and 7.500 Euro	BZ21
6 between 7.500 Euro and 10.000 Euro	BZ21
7 between 10.000 Euro and 12.000 Euro	BZ21
8 between 12.000 Euro and 15.000 Euro	BZ21
9 between 15.000 Euro and 20.000 Euro	BZ21
10 between 20.000 Euro and 25.000 Euro	BZ21
11 between 25.000 Euro and 50.000 Euro	BZ21
12 between 50.000 Euro and 75.000 Euro	BZ21
13 between 75.000 Euro and 100.000 Euro	BZ21
14 100.000 Euro or more	BZ21
-9 don't know	BZ21

BZ21 Did you, on 31 December 2010, own one or more MOTORBIKE(S)?

0 no	BZ22
1 yes	MOT2

MOT2 How many motorbikes did you own on 31 December 2010?

answer > 5	MOT2A
answer < 6	MOT301

MOT2A

How much was the total estimated market value of your motorbikes on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

value MOT301
 -9 don't know MOT2B

MOT2B

Please choose the category into which the estimated market value fell.

1 less than 500 Euro MOT301
 2 between 500 Euro and 1.500 Euro MOT301
 3 between 1.500 Euro and 2.500 Euro MOT301
 4 between 2.500 Euro and 5.000 Euro MOT301
 5 between 5.000 Euro and 7.500 Euro MOT301
 6 between 7.500 Euro and 10.000 Euro MOT301
 7 between 10.000 Euro and 12.000 Euro MOT301
 8 between 12.000 Euro and 15.000 Euro MOT301
 9 between 15.000 Euro and 20.000 Euro MOT301
 10 between 20.000 Euro and 25.000 Euro MOT301
 11 between 25.000 Euro and 50.000 Euro MOT301
 12 between 50.000 Euro and 75.000 Euro MOT301
 13 between 75.000 Euro and 100.000 Euro MOT301
 14 100.000 Euro or more MOT301
 -9 don't know MOT301

The following questions are repeated for a maximum of five MOTORBIKES.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which motorbike the question concerns.

MOT301 thru MOT305

What is the year of construction of your [1st thru 5th] motorbike? Type -99 if you don't know the answer.

any answer MOT501
 -9 don't know MOT501

MOT501 thru MOT505 (string)

What is the make of your [1st thru 5th] motorbike?

any answer MOT601

MOT601 thru MOT605 (string)

And what is the type of your [1st thru 5] motorbike? Type -99 if you don't know the answer.

any answer MOT701

MOT701 thru MOT705

What was the purchase price of your [1st thru 5th] motorbike? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

value MOT801
 -9 don't know MOT7A01

MOT7A01 thru MOT7A05

Please choose the category into which the purchase price fell.

1 less than 500 Euro	MOT801
2 between 500 Euro and 1.500 Euro	MOT801
3 between 1.500 Euro and 2.500 Euro	MOT801
4 between 2.500 Euro and 5.000 Euro	MOT801
5 between 5.000 Euro and 7.500 Euro	MOT801
6 between 7.500 Euro and 10.000 Euro	MOT801
7 between 10.000 Euro and 12.000 Euro	MOT801
8 between 12.000 Euro and 15.000 Euro	MOT801
9 between 15.000 Euro and 20.000 Euro	MOT801
10 between 20.000 Euro and 25.000 Euro	MOT801
11 between 25.000 Euro and 50.000 Euro	MOT801
12 between 50.000 Euro and 75.000 Euro	MOT801
13 between 75.000 Euro and 100.000 Euro	MOT801
14 100.000 Euro or more	MOT801
-9 don't know	MOT801

MOT801 thru MOT805

How much was the estimated market value of your [1st thru 5th] motorbike, on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

value	BZ22
-9 don't know	MOT8A01

MOT8A01 thru MOT8A05

Please choose the category into which the estimated market value fell on 31 December 2010.

1 less than 500 Euro	BZ22
2 between 500 Euro and 1.500 Euro	BZ22
3 between 1.500 Euro and 2.500 Euro	BZ22
4 between 2.500 Euro and 5.000 Euro	BZ22
5 between 5.000 Euro and 7.500 Euro	BZ22
6 between 7.500 Euro and 10.000 Euro	BZ22
7 between 10.000 Euro and 12.000 Euro	BZ22
8 between 12.000 Euro and 15.000 Euro	BZ22
9 between 15.000 Euro and 20.000 Euro	BZ22
10 between 20.000 Euro and 25.000 Euro	BZ22
11 between 25.000 Euro and 50.000 Euro	BZ22
12 between 50.000 Euro and 75.000 Euro	BZ22
13 between 75.000 Euro and 100.000 Euro	BZ22
14 100.000 Euro or more	BZ22
-9 don't know	BZ22

BZ22 Did you, on 31 December 2010, own one or more BOAT(S)? Do not include: rowboats, canoes, rubber boats and the like.

0 no	BZ23
1 yes	BOO2

BOO2 How many BOATS did you own on 31 December 2010?

answer > 5	BOO2A
answer < 6	BOO301

BOO2A

How much was the total estimated market value of your boats on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

value BOO301
-9 don't know BOO2B

BOO2B

Please choose the category into which the estimated market value fell.

1 less than 500 Euro BOO301
2 between 500 Euro and 1.500 Euro BOO301
3 between 1.500 Euro and 2.500 Euro BOO301
4 between 2.500 Euro and 5.000 Euro BOO301
5 between 5.000 Euro and 7.500 Euro BOO301
6 between 7.500 Euro and 10.000 Euro BOO301
7 between 10.000 Euro and 12.000 Euro BOO301
8 between 12.000 Euro and 15.000 Euro BOO301
9 between 15.000 Euro and 20.000 Euro BOO301
10 between 20.000 Euro and 25.000 Euro BOO301
11 between 25.000 Euro and 50.000 Euro BOO301
12 between 50.000 Euro and 75.000 Euro BOO301
13 between 75.000 Euro and 100.000 Euro BOO301
14 100.000 Euro or more BOO301
-9 don't know BOO301

The following questions are repeated for a maximum of five BOATS.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which boat the question concerns.

BOO301 thru BOO305

What is the year of construction of your [1st thru 5th] boat? Type -99 if you don't know the answer.

any answer BOO401
-9 don't know BOO401

BOO401 thru BOO405 (string)

What is the make of your [1st thru 15th] boat? Type -99 if you don't know the answer.

any answer BOO501

BOO501 thru BOO505

What was the purchase price of your [1st thru 5th] boat? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

value BOO601
-9 don't know BOO5A01

BOO5A01 thru BOO5A05

Please choose the category into which the purchase price fell.

1 less than 500 Euro	BOO601
2 between 500 Euro and 1.500 Euro	BOO601
3 between 1.500 Euro and 2.500 Euro	BOO601
4 between 2.500 Euro and 5.000 Euro	BOO601
5 between 5.000 Euro and 7.500 Euro	BOO601
6 between 7.500 Euro and 10.000 Euro	BOO601
7 between 10.000 Euro and 12.000 Euro	BOO601
8 between 12.000 Euro and 15.000 Euro	BOO601
9 between 15.000 Euro and 20.000 Euro	BOO601
10 between 20.000 Euro and 25.000 Euro	BOO601
11 between 25.000 Euro and 50.000 Euro	BOO601
12 between 50.000 Euro and 75.000 Euro	BOO601
13 between 75.000 Euro and 100.000 Euro	BOO601
14 100.000 Euro or more	BOO601
-9 don't know	BOO601

BOO601 thru BOO605

How much was the estimated market value of your [1st thru 5th] boat, on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

value	BZ23
-9 don't know	BOO6A01

BOO6A01 thru BOO6A05

Please choose the category into which the estimated market value fell on 31 December 2010.

1 less than 500 Euro	BZ23
2 between 500 Euro and 1.500 Euro	BZ23
3 between 1.500 Euro and 2.500 Euro	BZ23
4 between 2.500 Euro and 5.000 Euro	BZ23
5 between 5.000 Euro and 7.500 Euro	BZ23
6 between 7.500 Euro and 10.000 Euro	BZ23
7 between 10.000 Euro and 12.000 Euro	BZ23
8 between 12.000 Euro and 15.000 Euro	BZ23
9 between 15.000 Euro and 20.000 Euro	BZ23
10 between 20.000 Euro and 25.000 Euro	BZ23
11 between 25.000 Euro and 50.000 Euro	BZ23
12 between 50.000 Euro and 75.000 Euro	BZ23
13 between 75.000 Euro and 100.000 Euro	BZ23
14 100.000 Euro or more	BZ23
-9 don't know	BZ23

BZ23 Did you, on 31 December 2010, own one or more (SITE-)CARAVANS?

0 no	BZ24
1 yes	CAR2

CAR2 How many (SITE-)CARAVANS did you own on 31 December 2010?

0..10	CAR3
-------------	------

CAR3 What was the purchase price of your (SITE-)CARAVAN(S)? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

value CAR4
 -9 don't know CAR3A

CAR3A

Please choose the category into which the purchase price fell.

1 less than 500 Euro CAR4
 2 between 500 Euro and 1.500 Euro CAR4
 3 between 1.500 Euro and 2.500 Euro CAR4
 4 between 2.500 Euro and 5.000 Euro CAR4
 5 between 5.000 Euro and 7.500 Euro CAR4
 6 between 7.500 Euro and 10.000 Euro CAR4
 7 between 10.000 Euro and 12.000 Euro CAR4
 8 between 12.000 Euro and 15.000 Euro CAR4
 9 between 15.000 Euro and 20.000 Euro CAR4
 10 between 20.000 Euro and 25.000 Euro CAR4
 11 between 25.000 Euro and 50.000 Euro CAR4
 12 between 50.000 Euro and 75.000 Euro CAR4
 13 between 75.000 Euro and 100.000 Euro CAR4
 14 100.000 Euro or more CAR4
 -9 don't know CAR4

CAR4 How much was the total estimated market value of your (SITE-) CARAVAN(S) on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

value BZ24
 -9 don't know CAR4A

CAR4A

Please choose the category into which the estimated market value fell on 31 December 2010.

1 less than 500 Euro BZ24
 2 between 500 Euro and 1.500 Euro BZ24
 3 between 1.500 Euro and 2.500 Euro BZ24
 4 between 2.500 Euro and 5.000 Euro BZ24
 5 between 5.000 Euro and 7.500 Euro BZ24
 6 between 7.500 Euro and 10.000 Euro BZ24
 7 between 10.000 Euro and 12.000 Euro BZ24
 8 between 12.000 Euro and 15.000 Euro BZ24
 9 between 15.000 Euro and 20.000 Euro BZ24
 10 between 20.000 Euro and 25.000 Euro BZ24
 11 between 25.000 Euro and 50.000 Euro BZ24
 12 between 50.000 Euro and 75.000 Euro BZ24
 13 between 75.000 Euro and 100.000 Euro BZ24
 14 100.000 Euro or more BZ24
 -9 don't know BZ24

BZ24 Did you, on 31 December 2010, have any money LENT OUT to family, friends or acquaintances?

0 no BZ25
 1 yes UIT2

UIT2 How much was the total amount you had you lent out on 31 December 2010 to family, friends or acquaintances? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

valueBZ25
-9 don't know UIT2A

UIT2A Please choose the category into which the amount lent out fell.

1 less than 500 EuroBZ25
2 between 500 Euro and 1.500 EuroBZ25
3 between 1.500 Euro and 2.500 EuroBZ25
4 between 2.500 Euro and 5.000 EuroBZ25
5 between 5.000 Euro and 7.500 EuroBZ25
6 between 7.500 Euro and 10.000 EuroBZ25
7 between 10.000 Euro and 12.000 EuroBZ25
8 between 12.000 Euro and 15.000 EuroBZ25
9 between 15.000 Euro and 20.000 EuroBZ25
10 between 20.000 Euro and 25.000 EuroBZ25
11 between 25.000 Euro and 50.000 EuroBZ25
12 between 50.000 Euro and 75.000 EuroBZ25
13 between 75.000 Euro and 100.000 EuroBZ25
14 100.000 Euro or moreBZ25
-9 don't knowBZ25

BZ25 Did you, on 31 December 2010, have any money saved or invested IN A WAY NOT MENTIONED BEFORE in this questionnaire? Do NOT include assets belonging to your own business here.

0 no SP421
1 yes OV2

OVE2 How many of these investments not mentioned before did you have on 31 December 2010?

answer > 5 OVE2A
answer < 6 OVE31

OVE2A

What was the total value of the investments not mentioned before, on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount OVE31
-9 don't know OVE2B

OVE2B

Please choose the category into which the value fell on 31 December 2010?

1 less than 500 Euro	OVE31
2 between 500 Euro and 1.500 Euro	OVE31
3 between 1.500 Euro and 2.500 Euro	OVE31
4 between 2.500 Euro and 5.000 Euro	OVE31
5 between 5.000 Euro and 7.500 Euro	OVE31
6 between 7.500 Euro and 10.000 Euro	OVE31
7 between 10.000 Euro and 12.000 Euro	OVE31
8 between 12.000 Euro and 15.000 Euro	OVE31
9 between 15.000 Euro and 20.000 Euro	OVE31
10 between 20.000 Euro and 25.000 Euro	OVE31
11 between 25.000 Euro and 50.000 Euro	OVE31
12 between 50.000 Euro and 75.000 Euro	OVE31
13 between 75.000 Euro and 100.000 Euro	OVE31
14 100.000 Euro or more	OVE31
-9 don't know	OVE31

The following questions are repeated for a maximum of five investments not mentioned before in this questionnaire. When answering these questions, the respondent should keep in mind the five most important investments.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which investment not mentioned before the question concerns.

OVE31 thru OVE35

With which bank or financial institution did you make your [1st thru 5th] investment?

1 ABN AMRO	OVE51
2 Rabobank	OVE51
3 ING Bank	OVE51
4 SNS Bank	OVE51
5 other	OVE41
-7 not applicable	OVE51

OVE41 thru OVE45 (string)

With which bank or financial institution did you make your [1st thru 5th] investment? Type -99 if you don't know the answer.

any answer.....OVE51

OVE51 thru OVE55 (string)

What kind of investment is your [1st thru 5th] investment? Type -99 if you don't know the answer.

any answer.....OVE71

OVE71 thru OVE75

How much was the value of your [1st thru 5th] investment on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

value	DNB301
-9 don't know	OVE7A1

OVE7A1 thru OVE7A5

Please choose the category into which the value fell on 31 December 2010?

- | | |
|---|--------|
| 1 less than 500 Euro | DNB301 |
| 2 between 500 Euro and 1.500 Euro | DNB301 |
| 3 between 1.500 Euro and 2.500 Euro | DNB301 |
| 4 between 2.500 Euro and 5.000 Euro | DNB301 |
| 5 between 5.000 Euro and 7.500 Euro | DNB301 |
| 6 between 7.500 Euro and 10.000 Euro | DNB301 |
| 7 between 10.000 Euro and 12.000 Euro | DNB301 |
| 8 between 12.000 Euro and 15.000 Euro | DNB301 |
| 9 between 15.000 Euro and 20.000 Euro | DNB301 |
| 10 between 20.000 Euro and 25.000 Euro | DNB301 |
| 11 between 25.000 Euro and 50.000 Euro | DNB301 |
| 12 between 50.000 Euro and 75.000 Euro | DNB301 |
| 13 between 75.000 Euro and 100.000 Euro | DNB301 |
| 14 100.000 Euro or more | DNB301 |
| -9 don't know | DNB301 |

DNB301

Do you have money that is not put into an account, but money you keep inside your house (such as coins, money kept under your bed etc.)?

- | | |
|-------------|---------|
| 1 yes | DNB301A |
| 2 no | PERS1 |

DNB301A

How much was the value of the money you keep inside your house? Type -99 if you don't know the answer.

- | | |
|---------------------|-------|
| Amount | PERS1 |
| -9 don't know | PERS1 |

6.2 Liabilities

The following questions concern your own LIABILITIES.

The following questions will also be presented to other household members aged 16 years or over. To prevent double reporting, JOINT liabilities should be mentioned by one member of the household only. The member of the household who is responsible for paying bills etc. has been selected to report not only personal liabilities but also joint liabilities of the household.

The following questions concern your (outstanding) debts and liabilities. The questionnaire includes the following sections:

- private loans;
- extended lines of credit;
- outstanding debts with mail-order firms;
- loans from family, friends or acquaintances;
- study loans;
- debts ('to be in the red') thru credit cards;
- other loans.

This part of the questionnaire does NOT concern mortgages or being in the red on a checking account.

PERS1 Did you, on 31 December 2010, have one or more PRIVATE loans? With a private loan, the whole sum is made available (to the person taking out the loan) at one time.

0 noDOOR1
1 yesPERS2

PERS2 How many PRIVATE loans did you have on 31 December 2010?

answer > 5PERS2A
answer < 6PER101

PERS2A

What was the remaining debt on your PRIVATE loans on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amountPER101
-9 don't knowPERS2B

PERS2B

Please choose the category into which the remaining debt fell?

1 less than 50 EuroPER101
2 between 50 Euro and 250 EuroPER101
3 between 250 Euro and 500 EuroPER101
4 between 500 Euro and 750 EuroPER101
5 between 750 Euro and 1.000 EuroPER101
6 between 1.000 Euro and 2.500 EuroPER101
7 between 2.500 Euro and 5.000 EuroPER101
8 between 5.000 Euro and 7.500 EuroPER101
9 between 7.500 Euro and 10.000 EuroPER101
10 between 10.000 Euro and 11.500 EuroPER101
11 between 11.500 Euro and 14.000 EuroPER101
12 between 14.000 Euro and 17.000 EuroPER101
13 between 17.000 Euro and 20.000 EuroPER101
14 between 20.000 Euro and 25.000 EuroPER101
15 25.000 Euro or morePER101
-9 don't knowPER101

The following questions are repeated for a maximum of five PRIVATE LOANS. When answering these questions, the respondent should keep in mind the five most important private loans.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which private loan the question concerns.

PER101 thru PER110

With which bank or financial institution did you take out your [1st thru 5th] private loan?

1 ABN AMROPER301
2 RabobankPER301
3 ING BankPER301
4 SNS BankPER301
5 otherPER201

PER201 thru PER210 (string)

With which bank or financial institution did you take out your [1st thru 5th] private loan? Type -99 if you don't know the answer.

any answer..... PER301

PER301 thru PER305

How much was the remaining debt of your [1st thru 5th] private loan on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amountDOOR1

-9 don't know PER401

PER401 thru PER410

Into which of the categories mentioned below does the remaining debt go on 31 December 2010?

1 less than 50 Euro.....DOOR1

2 between 50 Euro and 250 EuroDOOR1

3 between 250 Euro and 500 Euro.....DOOR1

4 between 500 Euro and 750 Euro.....DOOR1

5 between 750 Euro and 1.000 EuroDOOR1

6 between 1.000 Euro and 2.500 EuroDOOR1

7 between 2.500 Euro and 5.000 EuroDOOR1

8 between 5.000 Euro and 7.500 EuroDOOR1

9 between 7.500 Euro and 10.000 EuroDOOR1

10 between 10.000 Euro and 11.500 EuroDOOR1

11 between 11.500 Euro and 14.000 EuroDOOR1

12 between 14.000 Euro and 17.000 EuroDOOR1

13 between 17.000 Euro and 20.000 EuroDOOR1

14 between 20.000 Euro and 25.000 EuroDOOR1

15 25.000 Euro or moreDOOR1

-9 don't knowDOOR1

DOOR1

Did you, on 31 December 2010, have one or more EXTENDED LINES OF CREDIT? An extended line of credit is an arrangement that enables you to withdraw money, up to a set maximum.

0 noPOST1

1 yesDOOR2

DOOR2

HOW MANY EXTENDED LINES OF CREDIT did you have on 31 December 2010?

answer > 5.....DOOR2A

answer < 6.....DOO101

DOOR2A

What was the remaining debt for your EXTENDED LINES OF CREDIT on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amountDOO101

-9 don't knowDOOR2B

DOOR2B

Into which of the categories mentioned below does the remaining debt go on 31 December 2010?

1 less than 50 Euro.....	DOOR101
2 between 50 Euro and 250 Euro	DOOR101
3 between 250 Euro and 500 Euro.....	DOOR101
4 between 500 Euro and 750 Euro.....	DOOR101
5 between 750 Euro and 1.000 Euro	DOOR101
6 between 1.000 Euro and 2.500 Euro	DOOR101
7 between 2.500 Euro and 5.000 Euro	DOOR101
8 between 5.000 Euro and 7.500 Euro	DOOR101
9 between 7.500 Euro and 10.000 Euro	DOOR101
10 between 10.000 Euro and 11.500 Euro.....	DOOR101
11 between 11.500 Euro and 14.000 Euro.....	DOOR101
12 between 14.000 Euro and 17.000 Euro.....	DOOR101
13 between 17.000 Euro and 20.000 Euro.....	DOOR101
14 between 20.000 Euro and 25.000 Euro.....	DOOR101
15 25.000 Euro or more	DOOR101
-9 don't know	DOOR101

The following questions are repeated for a maximum of five EXTENDED LINES OF CREDIT. When answering these questions, the respondent should keep in mind the five - to him/her - MOST IMPORTANT EXTENDED LINES OF CREDIT.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which extended line of credit the question concerns.

DOO101 thru DOO105

With which financial institution did you take out your [1st thru 5th] EXTENDED LINE OF CREDIT?

1 ABN AMRO.....	DOO301
2 Rabobank	DOO301
3 ING Bank.....	DOO301
4 SNS Bank	DOO301
5 other.....	DOO201

DOO201 thru DOO205 (string)

With which financial institution did you take out your [1st thru 5th] extended line of credit? Type -99 if you don't know the answer.

any answer.....	DOO301
-----------------	--------

DOO301 thru DOO310

How much was the remaining debt of your [1st thru 5th] extended line of credit on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount	DOO501
-9 don't know	DOO401

DOO401 thru DOO405

Into which of the categories mentioned below did the remaining debt go on 31 December 2010?

- | | |
|---|--------|
| 1 less than 50 Euro..... | DOO501 |
| 2 between 50 Euro and 250 Euro | DOO501 |
| 3 between 250 Euro and 500 Euro..... | DOO501 |
| 4 between 500 Euro and 750 Euro..... | DOO501 |
| 5 between 750 Euro and 1.000 Euro | DOO501 |
| 6 between 1.000 Euro and 2.500 Euro | DOO501 |
| 7 between 2.500 Euro and 5.000 Euro | DOO501 |
| 8 between 5.000 Euro and 7.500 Euro | DOO501 |
| 9 between 7.500 Euro and 10.000 Euro | DOO501 |
| 10 between 10.000 Euro and 11.500 Euro..... | DOO501 |
| 11 between 11.500 Euro and 14.000 Euro..... | DOO501 |
| 12 between 14.000 Euro and 17.000 Euro..... | DOO501 |
| 13 between 17.000 Euro and 20.000 Euro..... | DOO501 |
| 14 between 20.000 Euro and 25.000 Euro..... | DOO501 |
| 15 25.000 Euro or more | DOO501 |
| -9 don't know | DOO501 |

DOO501 thru DOO505

What is the maximum credit of your [1st thru 5th] extended line of credit? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

- | | |
|---------------------|-------|
| any answer..... | FINA1 |
| -9 don't know | FINA1 |

DEBT BASED ON PAYMENT BY INSTALLMENT: With debts based on payment by installment you do not receive any money, but just the object you bought. The object is your property from the moment you make the deal. You pay a monthly amount on interest and repayment. This sort of credit is common with mail-order firms, for example.

OUTSTANDING DEBT FROM A HIRE-PURCHASE CONTRACT: The situation is the same as with a debt based on payment by installment, with one difference: with hire-purchase the object only becomes your property after the whole sum has been paid off. This sort of arrangement is common with car dealers and audio-visual equipment shops.

EQUITY-BASED LOAN: With this sort of debt, (the paid-off) part of a house (or e.g. stocks) is given in pledge. The interest rate is usually the same as the mortgage interest rate.

FINA1 Did you, on 31 December 2010, have any OUTSTANDING DEBTS from a HIRE-PURCHASE CONTRACT, or a DEBT BASED ON PAYMENT BY INSTALLMENT, and/or an EQUITY-BASED LOAN?

- | | |
|-------------|-------|
| 0 no | POST1 |
| 1 yes | FINA2 |

FINA2 How many of these DEBTS/LOANS did you have on 31 December 2010?

- | | |
|-----------------|--------|
| answer > 5..... | FINA2A |
| answer < 6..... | FIN101 |

FINA2A

How much was the remaining debt on these DEBTS/LOANS on 31 December 2010?
Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount FIN101
-9 don't know FINA2B

FINA2B

Into which of the categories mentioned below does the remaining debt go on 31 December 2010?

1 less than 50 Euro..... FIN101
2 between 50 Euro and 250 Euro FIN101
3 between 250 Euro and 500 Euro..... FIN101
4 between 500 Euro and 750 Euro..... FIN101
5 between 750 Euro and 1.000 Euro FIN101
6 between 1.000 Euro and 2.500 Euro FIN101
7 between 2.500 Euro and 5.000 Euro FIN101
8 between 5.000 Euro and 7.500 Euro FIN101
9 between 7.500 Euro and 10.000 Euro FIN101
10 between 10.000 Euro and 11.500 Euro FIN101
11 between 11.500 Euro and 14.000 Euro FIN101
12 between 14.000 Euro and 17.000 Euro FIN101
13 between 17.000 Euro and 20.000 Euro FIN101
14 between 20.000 Euro and 25.000 Euro FIN101
15 25.000 Euro or more FIN101
-9 don't know FIN101

The following questions are repeated for a maximum of five OUTSTANDING DEBTS/LOANS. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT OUTSTANDING DEBTS/LOANS.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which outstanding debt/loan the question concerns.

FIN101 thru FIN105

What kind of debt is your [1st thru 5th] outstanding debt?

1 payment by installment FIN201
2 hire-purchase FIN201
3 equity-based FIN201

FIN201 thru FIN205

How much was the remaining debt of your [1st thru 5th] outstanding debt based on hire-purchase or payment by installment, or equity-based loan, on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount: POST1
-9 don't know FIN301

FIN301 thru FIN305

Into which of the categories mentioned below did the remaining debt go?

- | | |
|--|-------|
| 1 less than 50 Euro..... | POST1 |
| 2 between 50 Euro and 250 Euro | POST1 |
| 3 between 250 Euro and 500 Euro..... | POST1 |
| 4 between 500 Euro and 750 Euro..... | POST1 |
| 5 between 750 Euro and 1.000 Euro | POST1 |
| 6 between 1.000 Euro and 2.500 Euro | POST1 |
| 7 between 2.500 Euro and 5.000 Euro | POST1 |
| 8 between 5.000 Euro and 7.500 Euro | POST1 |
| 9 between 7.500 Euro and 10.000 Euro | POST1 |
| 10 between 10.000 Euro and 11.500 Euro | POST1 |
| 11 between 11.500 Euro and 14.000 Euro | POST1 |
| 12 between 14.000 Euro and 17.000 Euro | POST1 |
| 13 between 17.000 Euro and 20.000 Euro | POST1 |
| 14 between 20.000 Euro and 25.000 Euro | POST1 |
| 15 25.000 Euro or more | POST1 |
| -9 don't know | POST1 |

POST1 Did you, on 31 December 2010, have one or more outstanding debts NOT MENTIONED BEFORE with a mail-order firm, shop(s), or other sort of retail business (e.g. a debt from a 'client-card')?

- | | |
|-------------|-------|
| 0 no | FAMI1 |
| 1 yes | POST2 |

POST2 How many of these outstanding debts NOT MENTIONED BEFORE did you have on 31 December 2010?

- | | |
|------------------|--------|
| answer > 5 | POST2A |
| answer < 6..... | PS1A1 |

POST2A

How much was the remaining debt of your outstanding debt not mentioned before with a mail-order firm, shop, or other sort of retail business, on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

- | | |
|---------------------|--------|
| amount | PS1A1 |
| -9 don't know | POST2B |

POST2B

Into which of the categories mentioned below did the remaining debt go?

1 less than 50 Euro.....	PS1A1
2 between 50 Euro and 250 Euro	PS1A1
3 between 250 Euro and 500 Euro.....	PS1A1
4 between 500 Euro and 750 Euro.....	PS1A1
5 between 750 Euro and 1.000 Euro	PS1A1
6 between 1.000 Euro and 2.500 Euro	PS1A1
7 between 2.500 Euro and 5.000 Euro	PS1A1
8 between 5.000 Euro and 7.500 Euro	PS1A1
9 between 7.500 Euro and 10.000 Euro	PS1A1
10 between 10.000 Euro and 11.500 Euro	PS1A1
11 between 11.500 Euro and 14.000 Euro	PS1A1
12 between 14.000 Euro and 17.000 Euro	PS1A1
13 between 17.000 Euro and 20.000 Euro	PS1A1
14 between 20.000 Euro and 25.000 Euro	PS1A1
15 25.000 Euro or more	PS1A1
-9 don't know	PS1A1

The following questions are repeated for a maximum of five OUTSTANDING DEBTS/LOANS NOT MENTIONED BEFORE. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT OUTSTANDING DEBTS/LOANS NOT MENTIONED BEFORE.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which outstanding debt/loan the question concerns.

PS1A1 thru PS1A5 (string)

With which mail-order firm, shop, or other sort of retail business did you have an outstanding debt on 31 December 2010?
any answer..... PS101

PS101 thru PS105

What was the remaining debt for your [1st thru 5th] outstanding debt/loan not mentioned before, on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount:	FAMI1
-9 don't know	PS201

PS201 thru PS205

Into which of the categories mentioned below did the remaining debt go?

1 less than 50 Euro.....	FAMI1
2 between 50 Euro and 250 Euro	FAMI1
3 between 250 Euro and 500 Euro.....	FAMI1
4 between 500 Euro and 750 Euro.....	FAMI1
5 between 750 Euro and 1.000 Euro	FAMI1
6 between 1.000 Euro and 2.500 Euro	FAMI1
7 between 2.500 Euro and 5.000 Euro	FAMI1
8 between 5.000 Euro and 7.500 Euro	FAMI1
9 between 7.500 Euro and 10.000 Euro	FAMI1
10 between 10.000 Euro and 11.500 Euro	FAMI1
11 between 11.500 Euro and 14.000 Euro	FAMI1
12 between 14.000 Euro and 17.000 Euro	FAMI1
13 between 17.000 Euro and 20.000 Euro	FAMI1
14 between 20.000 Euro and 25.000 Euro	FAMI1
15 25.000 Euro or more	FAMI1
-9 don't know	FAMI1

FAMI1 Did you, on 31 December 2010, have a LOAN FROM FAMILY, FRIENDS OR ACQUAINTANCES?

0 no	STUD1
1 yes	FAMI2

FAMI2 HOW MANY of these loans from family, friends or acquaintances did you have on 31 December 2010?

answer > 5.....	FAM12A
answer < 6.....	FAM101

FAMI2A

How much was the total remaining debt of your loan from family, friends or acquaintances on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount.....	FAM101
-9 don't know	FAMI2B

FAMI2B

Into which of the categories mentioned below did the total remaining debt go?

1 less than 50 Euro.....	FAM101
2 between 50 Euro and 250 Euro	FAM101
3 between 250 Euro and 500 Euro.....	FAM101
4 between 500 Euro and 750 Euro.....	FAM101
5 between 750 Euro and 1.000 Euro	FAM101
6 between 1.000 Euro and 2.500 Euro	FAM101
7 between 2.500 Euro and 5.000 Euro	FAM101
8 between 5.000 Euro and 7.500 Euro	FAM101
9 between 7.500 Euro and 10.000 Euro	FAM101
10 between 10.000 Euro and 11.500 Euro	FAM101
11 between 11.500 Euro and 14.000 Euro	FAM101
12 between 14.000 Euro and 17.000 Euro	FAM101
13 between 17.000 Euro and 20.000 Euro	FAM101
14 between 20.000 Euro and 25.000 Euro	FAM101
15 25.000 Euro or more	FAM101
-9 don't know	FAM101

The following questions are repeated for a maximum of five LOANS FROM FAMILY, FRIENDS OR ACQUAINTANCES. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT LOANS FROM FAMILY, FRIENDS OR ACQUAINTANCES.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which debt from family, friend or acquaintances the question concerns.

FAM101 thru FAM105

How much was the remaining debt of your [1st thru 5th] loan from family, friends or acquaintances on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount	STUD1
-9 don't know	FAM201

FAM201 thru FAM205

Into which of the categories mentioned below did the remaining debt go?

1 less than 50 Euro.....	STUD1
2 between 50 Euro and 250 Euro	STUD1
3 between 250 Euro and 500 Euro.....	STUD1
4 between 500 Euro and 750 Euro.....	STUD1
5 between 750 Euro and 1.000 Euro	STUD1
6 between 1.000 Euro and 2.500 Euro	STUD1
7 between 2.500 Euro and 5.000 Euro	STUD1
8 between 5.000 Euro and 7.500 Euro	STUD1
9 between 7.500 Euro and 10.000 Euro	STUD1
10 between 10.000 Euro and 11.500 Euro	STUD1
11 between 11.500 Euro and 14.000 Euro	STUD1
12 between 14.000 Euro and 17.000 Euro	STUD1
13 between 17.000 Euro and 20.000 Euro	STUD1
14 between 20.000 Euro and 25.000 Euro	STUD1
15 25.000 Euro or more	STUD1
-9 don't know	STUD1

STUD1 Did you, on 31 December 2010, have a STUDY LOAN?

0 no CRED1
1 yes STUD2

STUD2 HOW MANY STUDY LOANS did you have on 31 December 2010?

answer > 5 STUD2A
answer < 6 STU101

STUD2A

How much was the total remaining debt of your STUDY LOAN on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount STU101
-9 don't know STUD2B

STUD2B

Into which of the categories mentioned below did the total remaining debt go?

1 less than 50 Euro STU101
2 between 50 Euro and 250 Euro STU101
3 between 250 Euro and 500 Euro STU101
4 between 500 Euro and 750 Euro STU101
5 between 750 Euro and 1.000 Euro STU101
6 between 1.000 Euro and 2.500 Euro STU101
7 between 2.500 Euro and 5.000 Euro STU101
8 between 5.000 Euro and 7.500 Euro STU101
9 between 7.500 Euro and 10.000 Euro STU101
10 between 10.000 Euro and 11.500 Euro STU101
11 between 11.500 Euro and 14.000 Euro STU101
12 between 14.000 Euro and 17.000 Euro STU101
13 between 17.000 Euro and 20.000 Euro STU101
14 between 20.000 Euro and 25.000 Euro STU101
15 25.000 Euro or more STU101
-9 don't know STU101

The following questions are repeated for a maximum of five STUDY LOANS. When answering these questions, the respondent should keep in mind the five MOST IMPORTANT STUDY LOANS.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which study loan the question concerns.

STU101 thru STU105

How much was the remaining debt of your [1st thru 5th] study loan on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount CRED1
-9 don't know STU201

STU201 thru STU205

Into which of the categories mentioned below did the remaining debt go?

1 less than 50 Euro.....	CRED1
2 between 50 Euro and 250 Euro	CRED1
3 between 250 Euro and 500 Euro.....	CRED1
4 between 500 Euro and 750 Euro.....	CRED1
5 between 750 Euro and 1.000 Euro	CRED1
6 between 1.000 Euro and 2.500 Euro	CRED1
7 between 2.500 Euro and 5.000 Euro	CRED1
8 between 5.000 Euro and 7.500 Euro	CRED1
9 between 7.500 Euro and 10.000 Euro	CRED1
10 between 10.000 Euro and 11.500 Euro.....	CRED1
11 between 11.500 Euro and 14.000 Euro.....	CRED1
12 between 14.000 Euro and 17.000 Euro.....	CRED1
13 between 17.000 Euro and 20.000 Euro.....	CRED1
14 between 20.000 Euro and 25.000 Euro.....	CRED1
15 25.000 Euro or more	CRED1
-9 don't know	CRED1

CRED1

Did you, on 31 December 2010, have any CREDIT CARD DEBTS (that is, were you in the red with one or more of your credit cards)?

0 no	ANDE1
1 yes	CRED2

CRED2 How much was the TOTAL DEBT through these CREDIT CARDS on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount	ANDE1
-9 don't know	CRED3

CRED 3

Please choose the category into which the remaining debt fell on 31 December 2010.

1 less than 50 Euro.....	ANDE1
2 between 50 Euro and 250 Euro	ANDE1
3 between 250 Euro and 500 Euro.....	ANDE1
4 between 500 Euro and 750 Euro.....	ANDE1
5 between 750 Euro and 1.000 Euro	ANDE1
6 between 1.000 Euro and 2.500 Euro	ANDE1
7 between 2.500 Euro and 5.000 Euro	ANDE1
8 between 5.000 Euro and 7.500 Euro	ANDE1
9 between 7.500 Euro and 10.000 Euro	ANDE1
10 between 10.000 Euro and 11.500 Euro.....	ANDE1
11 between 11.500 Euro and 14.000 Euro.....	ANDE1
12 between 14.000 Euro and 17.000 Euro.....	ANDE1
13 between 17.000 Euro and 20.000 Euro.....	ANDE1
14 between 20.000 Euro and 25.000 Euro.....	ANDE1
15 25.000 Euro or more	ANDE1
-9 don't know	ANDE1

ANDE1 Did you, on 31 December 2010, have any other loans not mentioned above?
 0 no AFLOS1
 1 yes ANDE2

ANDE2 How many of these other loans not mentioned earlier did you have on 31 December 2010?
 answer > 5 ANDE2A
 answer < 6 AND101

ANDE2A
 What was the total remaining debt of the loans not mentioned before on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.
 amount AND101
 -9 don't know ANDE2B

ANDE2B
 Please choose the category into which the total remaining debt fell.
 1 less than 50 Euro AND101
 2 between 50 Euro and 250 Euro AND101
 3 between 250 Euro and 500 Euro AND101
 4 between 500 Euro and 750 Euro AND101
 5 between 750 Euro and 1.000 Euro AND101
 6 between 1.000 Euro and 2.500 Euro AND101
 7 between 2.500 Euro and 5.000 Euro AND101
 8 between 5.000 Euro and 7.500 Euro AND101
 9 between 7.500 Euro and 10.000 Euro AND101
 10 between 10.000 Euro and 11.500 Euro AND101
 11 between 11.500 Euro and 14.000 Euro AND101
 12 between 14.000 Euro and 17.000 Euro AND101
 13 between 17.000 Euro and 20.000 Euro AND101
 14 between 20.000 Euro and 25.000 Euro AND101
 15 25.000 Euro or more AND101
 -9 don't know AND101

The following questions are repeated for a maximum of five OTHER LOANS NOT MENTIONED BEFORE. When answering these questions, the respondent should keep in mind the MOST IMPORTANT LOANS NOT MENTIONED BEFORE.

The questions below are thus repeated a maximum of five times; the last number in the variable name indicates which loan not mentioned before the question concerns.

AND101 thru AND105 (string)
 What kind of loan is your [1st thru 5th] loan that has not yet been mentioned?
 any answer AND201

AND201 thru AND205

How much was the remaining debt of your [1st thru 5th] loan not mentioned earlier, on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

amount AFLOS1
 -9 don't know AND301

AND301 thru AND305

Into which of the categories mentioned below does the remaining debt go?

1 less than 50 Euro..... AFLOS1
 2 between 50 Euro and 250 Euro AFLOS1
 3 between 250 Euro and 500 Euro..... AFLOS1
 4 between 500 Euro and 750 Euro..... AFLOS1
 5 between 750 Euro and 1.000 Euro AFLOS1
 6 between 1.000 Euro and 2.500 Euro AFLOS1
 7 between 2.500 Euro and 5.000 Euro AFLOS1
 8 between 5.000 Euro and 7.500 Euro AFLOS1
 9 between 7.500 Euro and 10.000 Euro AFLOS1
 10 between 10.000 Euro and 11.500 Euro AFLOS1
 11 between 11.500 Euro and 14.000 Euro AFLOS1
 12 between 14.000 Euro and 17.000 Euro AFLOS1
 13 between 17.000 Euro and 20.000 Euro AFLOS1
 14 between 20.000 Euro and 25.000 Euro AFLOS1
 15 25.000 Euro or more AFLOS1
 -9 don't know AFLOS1

AFLOS1

Did you, in 2010, FULLY PAY OFF one or more loans?

1 yes REK0
 2 no REK0

REK0 thru REK3

Did you, on 31 December 2010, have any ARREARS with paying one or more accounts/bills? More than one answer is possible here.

0 no HEBBEN
 1 yes, arrears with paying the rent..... REKHUUR
 2 yes, arrears with paying for gas, water, electricity REKGAS
 3 yes, arrears with paying other accounts/bills..... REKOVER

REKHUUR

How much was the TOTAL sum on RENT ARREARS on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

any answer
 if REK2=1 REKGAS
 if REK3=1 REKOVER
 otherwise HEBBEN

REKGAS

How much was the total sum on ARREARS FOR GAS, WATER, ELECTRICITY, on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

any answer

if REK3=1..... REKOVER

otherwise HEBBEN

REKOVER

How much was the total sum on OTHER ARREARS on 31 December 2010? Express the amount to the nearest Euro. Type -99 if you don't know the answer.

any answer..... HEBBEN

HEBBEN

Would you, at present, like to spend more money than you have available (e.g. through income)? In other words, would you like to have more money to spend now, but which you would have to pay back later?

1 yesLENEN

2 noLENEN

LENEN

Are you currently in a position to borrow a substantial sum of money from family or friends?

1 yesKREDIET0

2 noKREDIET0

-9 don't knowKREDIET0

KREDIET0 thru KREDIET4

Which of the ways to get a credit mentioned below did you APPLY FOR (irrespective of the application being accepted) over the past two years? More than one answer is possible here (1=yes, 2=no).

0 NOT applied for any loanAFGEZIEN

1 mortgageNOKRED

2 private loanNOKRED

3 extended line of credit.....NOKRED

4 other sort of loan.....ANDKRED

ANDKRED (string)

What other sort of loan did you apply for over the past two years? Type -99 if you don't know the answer.

any answer.....NOKRED

NOKRED1 thru NOKRED3

In the past 2 years, has a request you (or your partner) made for credit been turned down, or were you not given as much credit as you applied for? More than 1 answer is possible here.

1 yes, request for credit turned downAFGEZIEN

2 yes, not given as much credit as I applied forAFGEZIEN

3 noAFGEZIEN

AFGEZIEN

Was there any time in the past two years that you (or your partner) thought of applying for credit, but changed your mind because you thought you might be turned down?

- 1 yesVERWKRED
- 2 noVERWKRED

VERWKRED

If you would need credit now, would you expect your application to be accepted?

- 1 yesEND
- 2 noEND

END of questionnaire Assets and Liabilities

7. Questionnaire Economic and Psychological Concepts

This questionnaire on economic and psychological concepts. It was split in two parts since 2000, but in 2009 it was merged into one questionnaire. The questions INKHH to SPAARM16 are only answered by people in position 1, 2 of 3.

INKHH

The TOTAL NET INCOME OF YOUR HOUSEHOLD consists of the income of all members of the household, after deduction of taxes and premiums for social insurance policies, over the past 12 months. Into which of the categories mentioned below did the total net income of your household go IN THE PAST 12 MONTHS?

- | | |
|---------------------------------------|---------|
| 1 less than € 10,000 | INKNORM |
| 2 between € 10,000 and € 14,000 | INKNORM |
| 3 between € 14,000 and € 22,000 | INKNORM |
| 4 between € 22,000 and € 40,000 | INKNORM |
| 5 between € 40,000 and € 75,000 | INKNORM |
| 6 € 75,000 or more | INKNORM |
| -9 don't know | INKROND |

INKNORM

Is this income unusually high or low compared to the income you would expect in a 'regular' year, or is it regular?

- | | |
|-----------------------|---------|
| 1 unusually low | INKROND |
| 2 regular | INKROND |
| 3 unusually high..... | INKROND |
| -9 don't know | INKROND |

INKROND

How well can you manage on the total income of your household?

- | | |
|-------------------------------------|---------|
| 1 it is very hard | FINSITU |
| 2 it is hard..... | FINSITU |
| 3 it is neither hard nor easy | FINSITU |
| 4 it is easy..... | FINSITU |
| 5 it is very easy | FINSITU |

FINSITU

How is the financial situation of your household at the moment?

- | | |
|-------------------------------------|---------|
| 1 there are debts | INKEVEN |
| 2 need to draw upon savings | INKEVEN |
| 3 it is just about manageable..... | INKEVEN |
| 4 some money is saved..... | INKEVEN |
| 5 a lot of money can be saved | INKEVEN |

INKEVEN

Over the past 12 months, would you say the expenditures of your household were higher than the income of the household, about equal to the income of the household, or lower than the income of the household?

- 1 the expenditures were higher than the income INKAANK
 2 the expenditures were about equal to the income LOAN1
 3 the expenditures were lower than the income LOAN1

INKAANK

Was the purchase of a house or car, or were other (big) investments part of these expenditures?

- 1 yes INKSEC
 2 no LOAN1

INKSEC

When you ignore the purchase of a house or car, or other (big) investments, would you say the expenditures of your household, over the past 12 months, were higher than the income of the household, about equal to the income of the household, or lower than the income of the household?

- 1 the expenditures were higher than the income LOAN1
 2 the expenditures were about equal to the income LOAN1
 3 the expenditures were lower than the income LOAN1

Now follow three questions on loans.

LOAN1

Did you ever regret taking out a loan?

- 1 yes LOAN2
 2 no LOAN2
 -7 not applicable LOAN2

LOAN2

Do you agree with the following statement?

If I want, I can easily obtain a loan.

- 1 totally agree LOAN3
 2 agree LOAN3
 3 agree nor disagree LOAN3
 4 disagree LOAN3
 5 totally disagree LOAN3

LOAN3

Have you ever had any help from 'Debt assistance/aid'? (=Schuldhulpverlening)

- 1 yes INK25A
 2 no INK25A

INK25A

When you think of the NEXT 12 MONTHS, do you think the expenditures of your household will be higher than the income of the household, about the same as the income of the household, or lower than the income of the household?

- 1 the expenditures will be much higher than the income INK25B
- 2 the expenditures will be higher than the income INK25B
- 3 the expenditures will be about the same as the income INK25B
- 4 the expenditures will be lower than the income INK25B
- 5 the expenditures will be much lower than the income..... INK25B

INK25B

Do these expenditures include the purchase of a house or car, or other (big) investments?

- 1 yes INK25C
- 2 no ECSIT

INK25C

If you ignore the purchase of a house or car, or other (big) investments, do you think the expenditures of your household, in the NEXT 12 MONTHS, will be higher than the income of the household, about the same as the income of the household, or lower than the income of the household?

- 1 the expenditures will be much higher than the income ECSIT
- 2 the expenditures will be higher than the income ECSIT
- 3 the expenditures will be about the same as the income ECSIT
- 4 the expenditures will be lower than the income ECSIT
- 5 the expenditures will be much lower than the income..... ECSIT

ECSIT

How do you think the economic situation of your household will be in five years' time in comparison to the current situation?

- 1 much worse ZINVOL
- 2 worse..... ZINVOL
- 3 (about) the same..... ZINVOL
- 4 better..... ZINVOL
- 5 much better ZINVOL
- 9 don't know ZINVOL

The following questions concern saving.

ZINVOL

Do you think it makes sense to save money, considering the current general economic situation?

- 1 yes, certainly OPZIJ
- 2 yes, perhaps OPZIJ
- 3 probably not OPZIJ
- 4 certainly not OPZIJ
- 9 don't know OPZIJ

OPZIJ Did your household put any money aside IN THE PAST 12 MONTHS?

- 1 yes HOEVOPZY
 2 no OPZIJ12

HOEVOPZY

About how much money has your household put aside IN THE PAST 12 MONTHS?

- 1 less than € 1,500 OPZIJ12
 2 between € 1,500 and € 5,000 OPZIJ12
 3 between € 5,000 and € 12,500 OPZIJ12
 4 between € 12,500 and € 20,000 OPZIJ12
 5 between € 20,000 and € 37,500 OPZIJ12
 6 between € 37,500 and € 75,000 OPZIJ12
 7 € 75,000 or more OPZIJ12
 -9 don't know OPZIJ12

OPZIJ12

Is your household planning to put money aside IN THE NEXT 12 MONTHS?

- 1 yes, certainly SPAARM01
 2 yes, perhaps SPAARM01
 3 probably not SPAARM01
 4 certainly not SPAARM01
 -9 don't know SPAARM01

People may have many different reasons for saving money for a shorter or a longer period of time. Please indicate your opinion about each statement mentioned below.

How important is it to you to have some money saved? Please indicate on a scale from 1 to 7 how important it is to you.

1 being 'very unimportant'

7 being 'very important'.

Very unimportant							Very important	Not applicable
1	2	3	4	5	6	7	-7	

- SPAARM01
so I can leave a house and/or other valuable assets to my childrenSPAARM02
- SPAARM02
so I can help my children if they have financial difficulties.SPAARM03
- SPAARM03
to supplement my general old-age pension.....SPAARM04
- SPAARM04
in order to cover future (high) expensesSPAARM05
- SPAARM05
so that I do not ever need to ask other people for financial help.....SPAARM06
- SPAARM06
so I can buy an apartment or house in the futureSPAARM07
- SPAARM07
so that I generate income from interests or dividends.....SPAARM08
- SPAARM08
because it increases my freedom to do as I wantSPAARM09
- SPAARM09
so I can leave money to my children (or other relatives)SPAARM10
- SPAARM10
to have some savings to cover unforeseen expensesSPAARM11
- SPAARM11
so I have some extra money to spend when I'm retiredSPAARM12
- SPAARM12
To set up my own businessSPAARM13
- SPAARM13
so I can give money or presents to my children and/or grandchildren ...SPAARM14
- SPAARM14
so I have enough money in my bank account to be sure I will be able to meet my financial liabilitiesSPAARM15
- SPAARM15
so I can buy durable goods (such as furniture, electrical equipment or bikes) in the futureSPAARM16
- SPAARM16
for a better futureSITUAT1

The following statements concern your own situation compared to that of others. Please indicate for each statement to what extent you agree or disagree. Please indicate on a scale from 1 to 7 how important it is to you.

1 being 'totally disagree'

7 being 'totally agree'.

totally disagree							totally agree
1	2	3	4	5	6	7	

SITUAT1

Compared to others in my environment, I am better off.....SITUAT2

SITUAT2

I think my household has more assets than others in my environment.....SITUAT3

SITUAT3

Other people in my environment have more money to spend than I doSITUAT4

SITUAT4

If I compare myself with my friends, I think in general I am financially better off ..
.....SITUAT5

SITUAT5

Most people in my environment are saving moneySITUAT6

SITUAT6

I can spend more on durable consumer goods than others in my environment.....
.....SITUAT7

SITUAT7

If necessary, we/I can reduce our/my household's expenditures by 5% without a
problemROUTING VARIABLE 7

ROUTING VARIABLE 7

Is the total net income of the household equal to or more than € 10,000?

1 yesSPAAR1

2 noUITGEVEN

The following statements concern saving and taking risks.

Please indicate for each statement to what extent you agree or disagree.

Please indicate on a scale from 1 to 7 to what extent you agree with the following statements, where 1 indicates 'totally disagree' and 7 indicates 'totally agree'.

totally disagree							totally agree
1	2	3	4	5	6	7	

SPAAR1

I think it is more important to have safe investments and guaranteed returns, than to take a risk to have a chance to get the highest possible returns. SPAAR2

SPAAR2

I would never consider investments in shares because I find this too risky SPAAR3

SPAAR3

if I think an investment will be profitable, I am prepared to borrow money to make this investment SPAAR4

SPAAR4

I want to be certain that my investments are safe SPAAR5

SPAAR5

I get more and more convinced that I should take greater financial risks to improve my financial position SPAAR6

SPAAR6

I am prepared to take the risk to lose money, when there is also a chance to gain money BESCHRYF

BESCHRYF

What would you say was the risk factor that you have taken with investments over the past few years? If you haven't made any investments, choose 'not applicable'.

1 I have taken no risk at all TOEK01

2 I have taken small risks every now and then TOEK01

3 I have taken some risks TOEK01

4 I have sometimes taken great risks TOEK01

5 I have often taken great risks TOEK01

-7 not applicable TOEK01

-9 don't know TOEK01

NB. The following twelve questions are only asked if respondents did not fill them out before. The answers of the previous waves are variables TOEK1_X t/m TOEK12_X

Now follow some statements about the future.

Please indicate for each statement to what extent you agree or disagree.

Please indicate on a scale from 1 to 7 to what extent you agree with the following statements, where 1 indicates it is 'extremely uncharacteristic' and 7 indicates it is 'extremely characteristic' of you.

extremely uncharacteristic							extremely characteristic		
1	2	3	4	5	6	7			

TOEK01

I think about how things can change in the future, and try to influence those things in my everyday life.....TOEK02

TOEK02

I often work on things that will only pay off in a couple of years.....TOEK03

TOEK03

I am only concerned about the present, because I trust that things will work themselves out in the future.....TOEK04

TOEK04

With everything I do, I am only concerned about the immediate consequences (say a period of a couple of days or weeks).TOEK05

TOEK05

Whether something is convenient for me or not, to a large extent determines the decisions that I take or the actions that I undertake.TOEK06

TOEK06

I am willing to sacrifice my well-being in the present to achieve certain results in the future.....TOEK07

TOEK07

I think it is important to take warnings about negative consequences of my acts seriously, even if these negative consequences would only occur in the distant future.TOEK08

TOEK08

I think it is more important to work on things that have important consequences in the future, than to work on things that have immediate but less important consequences.TOEK09

TOEK09

In general, I ignore warnings about future problems because I think these problems will be solved before they get critical.TOEK10

TOEK10

I think there is no need to sacrifice things now for problems that lie in the future, because it will always be possible to solve these future problems later.....TOEK11

TOEK11

I only respond to urgent problems, trusting that problems that come up later can be solved in a later stage.TOEK12

TOEK12

I find it more important to do work that gives short-term results, than work where the consequences are not apparent until later UITGEVEN

People have different opinions about planning financial affairs. Some people find it important to plan in advance, other people manage without too much planning. The following questions concern planning financial affairs.

UITGEVEN

Some people spend all their income immediately. Others save some money in order to have something to fall back on. Please indicate what you do with money that remains after having paid for food, rent, and other necessities, where 1 means 'I like to spend all my money immediately' and 7 means 'I want to save as much as possible'.

spend immediately							save as much as possible	
1	2	3	4	5	6	7	PLANNEN

PLANNEN

Do you find it difficult to control your expenditures? Please indicate how difficult you find this on a scale from 1 to 7, where 1 means 'very easy' and 7 means 'very difficult'.

very easy							very difficult	
1	2	3	4	5	6	7	PERIODE1

PERIODE1

People use different time-horizons when they decide about what part of the income to spend, and what part to save. Which of the time-horizons mentioned below is in your household MOST important with regard to planning expenditures and savings?

- | | |
|-------------------------------------|---------|
| 1 the next couple of months | BIJHOUD |
| 2 the next year | BIJHOUD |
| 3 the next couple of years | BIJHOUD |
| 4 the next 5 to 10 years..... | BIJHOUD |
| 5 more than 10 years from now | BIJHOUD |

BIJHOUD

How well do you keep track of your (household) expenditures?

- | | |
|---|--------|
| 1 I keep very bad track of my expenditures | POTJES |
| 2 I keep rather bad track of my expenditures | POTJES |
| 3 I more or less keep track of my expenditures..... | POTJES |
| 4 I keep good track of my expenditures | POTJES |
| 5 I keep very good track of my expenditures | POTJES |

POTJES

Do you put aside money for particular purposes (holidays, clothes, rent etc.) in order to reserve separate amounts for different expenditures? For example, by depositing money into separate bank accounts, or by putting money in separate envelopes or jars.

- 1 no PIN1
 2 separate bank accounts..... PIN1
 3 separate envelopes or jars/boxes, or in another way in your own house ... PIN1
 4 other ways..... APOT

APOT (string)

What other ways do you have in mind? PIN1

PIN1 Do you own a bank card (ATM-card) with a PIN code?

- 1 yes PIN2
 2 no CHIP1

PIN2 How often do you use the bank card with PIN code to pay in shops?

I use the bank card with PIN code:

- 1 never or very rarely CHIP1
 2 every now and then CHIP1
 3 often CHIP1
 4 very often..... CHIP1

CHIP1 Do you have a Chippas you can use to pay in shops?

- 1 yes CHIP2
 2 noAUTOM

CHIP2

How often do you use the Chippas to pay in shops?

- 1 never or very rarelyAUTOM
 2 occasionallyAUTOM
 3 oftenAUTOM
 4 very often.....AUTOM

AUTOM

Do you prefer to get your money from an ATM or do you prefer to go to the counter of a bank?

- 1 I don't know FOON
 2 I prefer to use the ATM FOON
 3 I prefer to go into the bank..... FOON
 4 I have no particular preference..... FOON

FOON Banks offer the possibility to arrange your banking affairs by phone. After entering your personal secret code you can obtain information about the balance of your accounts, and you can transfer money from one account to another. Examples of this facility are saldofoon, rabofoon or saldolijn. Do you use such a facility?

- 1 I don't know INTERN
 2 no INTERN
 3 yes, very rarely INTERN
 4 yes, every now and then INTERN
 5 yes, often INTERN
 6 yes, very often INTERN

INTERN

Banks also offer the possibility to arrange banking affairs through Internet. Do you use such a facility?

- 1 I don't know ZON
 2 no ZON
 3 yes, very rarely ZON
 4 yes, every now and then ZON
 5 yes, often ZON
 6 yes, very often ZON

The next set of questions is about estimating chances.

ZON

What is the chance of having a sunny day tomorrow, according to you? HER1

HER1

What is the chance that you will leave an inheritance (including possessions and valuable items) of more than € 10,000? HER2

HER2

What is the chance that you will leave an inheritance (including possessions and valuable items) of more than € 100,000? HER3

HER3

What is the chance that you will leave an inheritance (including possessions and valuable items) of more than € 500,000? HER4

HER4

What is the chance that you will leave an inheritance (including possessions and valuable items)? BABY

BABY Do you have any children?

- 1 yes PLAN
 2 no ROUTING VARIABELE 9

PLAN Do you give substantial amounts of money to your children in order to transfer part of your capital to them, or are you planning to do so in the future, e.g. every year?

- 1 no UITSPR
 2 yes, I already give substantial amounts now UITSPR
 3 yes, I am planning to give substantial amounts in the future..... UITSPR
 -9 don't know UITSPR

UITSPR

Please indicate which of the following four statements about parents leaving a bequest to their children, would be closest to your own opinion about this?

- 1 if our children would take good care of us when we get old, we would like to leave them a considerable bequest. ROUTING VARIABLE 9
 2 we would like to leave our children a considerable bequest, irrespective of the way they will take care of us when we are old..... ROUTING VARIABLE 9
 3 we have no preconceived plans about leaving a bequest to our children ROUTING VARIABLE 9
 4 we don't intend to leave a bequest to our children ROUTING VARIABLE 9
 5 none of the above-mentioned statements ROUTING VARIABLE 9

ROUTING VARIABLE 9 (not in data)

Number of persons in household > 1?

- 1 yes HHRELA
 2 no GELUK

HHRELA

How would you characterize your household, in general?

- 1 very good relationship between the members of the household ROUTING VARIABLE 10
 2 good relationship between the members of the household ROUTING VARIABLE 10
 3 neither really good nor really bad relationship between the members of the household ROUTING VARIABLE 10
 4 bad relationship between the members of the household ROUTING VARIABLE 10
 5 very bad relationship between the members of the household ROUTING VARIABLE 10

ROUTING VARIABLE 10 (not in data)

Is there a partner in your household?

- 1 yes BESLIS
 2 no GELUK

BESLIS

Which of the following five statements would best describe the way in which financial matters are decided in your household?

- 1 I leave it to my partner to decide on financial matters GELDH
 2 My partner has more influence than me on financial decisions GELDH
 3 My partner and I have equal influence on financial decisions GELDH
 4 I have more influence on financial decisions than my partner does GELDH
 5 My partner leaves the financial decisions to me..... GELDH

GELDH

Now we would like to ask you how your household is organized and how financial decisions are taken. Which of the following statements represents the situation in your household most?

- 1 All our money belongs to both of us, there is no distinction between mine and yours GELUK
- 2 Part of the money is considered to be someone's own, the other part is mutual money. GELUK
- 3 The money we earn individually is one's own GELUK
- 4 I control the finances, my partner receives an allowance. GELUK
- 5 My partner controls the finances, I receive an allowance..... GELUK
- 6 I get part of the household money, my partner controls the rest GELUK
- 7 My partner receives part of the household money, I control the rest GELUK
- 8 Another settlement GELUK
- 7 The above is not applicable for my situation GELUK
- 9 don't know GELUK

GELUK

All in all, to what extent do you consider yourself a happy person?

- 1 very happy KENLTD
- 2 happy KENLTD
- 3 neither happy nor unhappy KENLTD
- 4 unhappy KENLTD
- 5 very unhappy KENLTD
- 9 don't know KENLTD

The following questions concern your circle of acquaintances, that is, the people with whom you associate frequently, such as friends, neighbors, acquaintances, or maybe people at work.

KENLTD

If you think of your circle of acquaintances, into which age category do MOST of these people go? Please select the answer that is closest to reality.

age (in years) is mostly:

- 1 under 16 KENHH
- 2 16 - 20 KENHH
- 3 21 - 25 KENHH
- 4 26 - 30 KENHH
- 5 31 - 35 KENHH
- 6 36 - 40 KENHH
- 7 41 - 45 KENHH
- 8 46 - 50 KENHH
- 9 51 - 55 KENHH
- 10 56 - 60 KENHH
- 11 61 - 65 KENHH
- 12 66 - 70 KENHH
- 13 71 years or over KENHH

KENHH

The people in your circle of acquaintances may live alone or share a household with other people (for example with a partner and children). Of how many persons do MOST households of your acquaintances consist?

- | | |
|-----------------------------|--------|
| 1 one person | KENINK |
| 2 two persons | KENINK |
| 3 three persons..... | KENINK |
| 4 four persons | KENINK |
| 5 five persons | KENINK |
| 6 six persons or more | KENINK |

KENINK

How much do you think is the AVERAGE total net income per year of those households?

- | | |
|--|--------|
| 1 less than € 8,000 per year | KENOPL |
| 2 € 8,000 – 9,500 | KENOPL |
| 3 between € 9,500 and € 11,000..... | KENOPL |
| 4 between € 11,000 and € 13,000 | KENOPL |
| 5 between € 13,000 and € 16,000 | KENOPL |
| 6 between € 16,000 and € 20,000 | KENOPL |
| 7 between € 20,000 and € 28,000 | KENOPL |
| 8 between € 28,000 and € 38,000 | KENOPL |
| 9 between € 38,000 and € 50,000 | KENOPL |
| 10 between € 50,000 and € 75,000 | KENOPL |
| 11 € 75,000 or more..... | KENOPL |
| -9 don't know | KENOPL |

KENOPL

Which level of education do MOST of your acquaintances have?

- | | |
|--|---------|
| 1 primary education..... | KENWERK |
| 2 junior vocational training | KENWERK |
| 3 lower secondary education..... | KENWERK |
| 4 secondary education/pre-university education | KENWERK |
| 5 senior vocational training..... | KENWERK |
| 6 vocational colleges/first year university education..... | KENWERK |
| 7 university education..... | KENWERK |

KENWERK

What kind of employment do MOST of your acquaintances have?

- | | |
|--|--------|
| 1 self-employed | MANUUR |
| 2 practicing a free profession | MANUUR |
| 3 working in the family business | MANUUR |
| 4 employed on a contractual basis..... | MANUUR |
| 5 mostly no paid job | MANUUR |

MANUUR

If you think of the MEN among your acquaintances, how many hours per week do they work on average?

- | | |
|---------------------|----------|
| hours a week: | VROUWUUR |
|---------------------|----------|

VROUWJUR

If you think of the WOMEN among your acquaintances, how many hours per week do they work on average?

hours a week: KUNDE

The following questions concern the sources you use for financial information and advice.

KUNDE

How knowledgeable do you consider yourself with respect to financial matters?

1 not knowledgeable ADVIES

2 more or less knowledgeable ADVIES

3 knowledgeable ADVIES

4 very knowledgeable ADVIES

ADVIES

What is your most important source of advice when you have to make important financial decisions for the household?

1 parents, friends or acquaintances CON1

2 information from the newspapers CON1

3 financial magazines, guides, books CON1

4 brochures from my bank or mortgage adviser CON1

5 advertisements on TV, in the papers, or in other media CON1

6 professional financial advisers CON1

7 financial computer programs CON1

8 financial information on the Internet CON1

9 other ANDADV

ANDADV (not in data)

So, what is your most important source of advice when you have to make important financial decisions for the household? CON1

For the following statements on human behavior, please choose the statement which applies most to you.

Describe yourself as you are, not as how you want to be. Describe yourself in comparison to other people you know of the same sex and of about the same age.

1 means **'not at all applicable'**

5 means **'highly applicable'**

CON1		
	I do chores right away.	CON2
CON2		
	I'll leave my things lying around.....	CON3
CON3		
	I live my life according to schedules	CON4
CON4		
	I neglect my obligations	CON5
CON5		
	I pay attention to details	CON6
CON6		
	I am accurate in my work.....	CON7
CON7		
	I forget to put things back where they belong.	CON8
CON8		
	I am always well prepared.....	CON9
CON9		
	I often make a mess of things.....	CON10
CON10		
	I like order.	LOCUS01

Please indicate for the following statements in which extent you agree or disagree.

1 means **'totally disagree'**

7 means **'totally agree'**

LOCUS01	Saving and careful investing are key factors in becoming rich	LOCUS02
LOCUS02	Whether or not I get to become wealthy depends mostly on my ability.....	LOCUS03
LOCUS03	In the long run, people who take very good care of their finances stay wealthy	LOCUS04
LOCUS04	If I become poor, it's usually my own fault.....	LOCUS05
LOCUS05	I am usually able to protect my personal interests.	LOCUS06
LOCUS06	When I get what I want, it's usually because I worked hard for it	LOCUS07
LOCUS07	My life is determined by my own actions.....	LOCUS08
LOCUS08	There is little one can do to prevent poverty	LOCUS09
LOCUS09	Becoming rich has nothing to do with luck	LOCUS10
LOCUS10	Regarding money, there isn't much you can do for yourself if you are poor	LOCUS11
LOCUS11	It's not always wise for me to save because many things turn out to be a matter of good or bad fortune.	LOCUS12
LOCUS12	It is chiefly a matter of fate whether I become rich or poor	LOCUS13
LOCUS13	Only those who inherit or win money can possibly become rich	ROUTING VARIABLE 11
ROUTING VARIABLE 11		
	If the respondent works	WORK01
	If the respondent does not work.....	JEUGD1

The next questions are about your work. Please indicate in which extent you agree or disagree.

1 means **'totally disagree'**

7 means **'totally agree'**

In my work:

- WORK01
I interact a lot with other peopleWORK02
- WORK02
I have to cooperate with others.....WORK03
- WORK03
I make my own decisions.WORK04
- WORK04
I am interested in and help out other people.....WORK05
- WORK05
I have to solve complicated tasksWORK06
- WORK06
I usually work in my own officeWORK07
- WORK07
I usually do what other people tell me to doWORK08
- WORK08
I work with others in a teamWORK09
- WORK09
I decide what other people should do.....JEUGD1

NB. The following six questions are only asked if respondents did not fill them out in 2010. The answers of the previous waves are variables JEUGD1_X to JEUGD6_X.

The next 6 questions are about your childhood. Please think back to the time you were a child and try to answer the following questions as best as possible.

- JEUGD1
When you were between 8 and 12 years of age, did you receive an allowance from your parents then? By allowance we mean a fixed amount received on a regular basis.
- 1 yesJEUGD2
- 2 yes, but it was sometimes forgottenJEUGD2
- 3 occasionallyJEUGD2
- 4 noJEUGD2

- JEUGD2
When you were between 8 and 12 years of age, did you do little household chores (like washing the car) for which you received some money from your parents?
- 1 oftenJEUGD3
- 2 sometimesJEUGD3
- 3 occasionallyJEUGD3
- 4 hardly everJEUGD3
- 5 neverJEUGD3

JEUGD3

When you were between 8 and 12 years of age, could you spend your money as you pleased?

- 1 My parents decided on how I spent all my money.JEUGD4
- 2 My parents decided on how I spent most of my money.....JEUGD4
- 3 Part of my expenditure was decided by me, the rest was decided by my parents.
.....JEUGD4
- 4 Mostly, I could decide on how I spent my money.JEUGD4
- 5 I could decide on all my expendituresJEUGD4

JEUGD4

Did you have a job on the side (like a newspaper round, a job on Saturday etc.) when you were between 12 and 16 years of age?

- 1 Yes, I had many jobs on the side at that time.JEUGD5
- 2 Yes, I had a few jobs on the side at that time.....JEUGD5
- 3 Yes, I had one job on the side at that time.JEUGD5
- 4 No, I did not have a job on the side at that time.....JEUGD5

JEUGD5

Did your (grand)parents try to teach you how to budget when you were between 12 and 16 years of age?

- 1 Yes, they gave me advice and practical help.JEUGD6
- 2 Yes, they gave me some advice and practical help.JEUGD6
- 3 Yes, but to a certain extent.....JEUGD6
- 4 NoJEUGD6

JEUGD6

Did your (grand)parents stimulate you to save money between the age of 12 and 16?

- 1 Yes, they emphasized the necessity of saving. EINDE
- 2 Yes, they told me how important saving is. EINDE
- 3 Yes, but to a certain extent..... EINDE
- 4 No, not at all..... EINDE

END of questionnaire Economic and Psychological Concepts